



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road
Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road
Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of **cardboard**—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

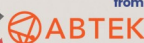
If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein



HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road
Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of **cardboard**—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road
Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road
Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road
Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road
Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of **cardboard**—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



In recent months, we've seen a concerning surge in "friendly fraud"—a form of chargeback abuse where cardholders falsely claim a transaction was unauthorized or that goods weren't received, despite having received exactly what they paid for. While chargebacks were designed to protect consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road
Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔋 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔌 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center (ic3.gov).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.

📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.



ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket**, **PAX A920**, or **Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

☎ Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!



ABTEK

TRIBUNE

News you care about. Tips you can use.

July 2025

Vol 5 Issue 7

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!

Product of the month:

RewardUp for Clover

We're excited to announce our partnership with RewardUp—an affordable yet powerful loyalty solution built specifically for Clover POS.

RewardUp makes it easy to reward customers, boost repeat visits, and grow your business. With features like automated sign-ups, personalized promotions, and real-time feedback, it's a powerful tool to turn one-time shoppers into repeat customers.

Whether you're running a retail store or an ice-cream shop, RewardUp helps you connect with customers through SMS, email, in-store rewards and marketing. Seamless integration with Clover means setup is quick and hassle-free. Start building loyalty the smart way with RewardUp!

What Happens to Your Payments if There's a Power or Internet Outage?

Smart Ways to Keep Your Business Running When Systems Go Down

Whether it's a storm, construction mishap, or tech glitch, power and internet outages can bring your check-out to a halt. But with a little prep, you can stay open—and keep payments flowing.

🔌 Use a Terminal with Battery + Cellular Backup

Some terminal models like the **Clover Flex or Pocket, PAX A920, or Dejavoo P5 or P3** have built-in batteries and cellular connectivity. That means if your internet drops, you can switch to a mobile signal and keep processing—no hotspot or special setup needed.

☑ Ask us if your current terminal supports cellular backup. It may just need to be activated.

🌐 Turn On "Offline Mode"

Some systems offer "Offline Mode" that allows you to take card payments even when you're temporarily offline. Once the connection returns, the payments are processed.

⚠ Use with caution: offline mode carries some risk, especially with large sales or new customers.

📱 Keep a Backup Mobile Reader Handy

A Bluetooth card reader paired with a phone or tablet on cellular can be a quick and reliable backup. If your main system goes down, this gives you an easy fallback, so you don't have to turn customers away.

🔄 Test it occasionally so it's ready when you need it.

🔋 Use a Portable Power Source

A high-capacity power bank can keep your terminal and router running during short outages. This is especially helpful if you rely on Wi-Fi or Ethernet for your POS.

Final Tip: Prepare Now, Not During the Outage

Outages are never convenient—but they don't have to be business-ending. A small investment in a backup solution gives you peace of mind *and* a professional edge when others are turning away customers.

Want help reviewing your current terminal setup or adding a backup option?

📞 Contact us — we're happy to help you stay ready.

Stolen Sales: How Chargebacks are Becoming the New Theft



consumers from true fraud, they're increasingly being misused as a tool for **digital shoplifting**.

At ABTEK, we've witnessed more merchants victimized by this disguised theft than ever before. In many cases, cardholders make a purchase, receive the product or service, and then dispute the charge anyway—costing the business both the sale and the product, plus a chargeback fee.

What Can Merchants Do?

While prosecuting cardholders for fraudulent chargebacks is difficult, it's not

impossible. Here's a quick overview of your options:

- Gather Evidence:** Keep detailed records—signed receipts, delivery confirmations, emails, and order logs.
- Report the Crime:** If you can prove the dispute is fraudulent, file a police report and report it to the card issuer.
- Pursue Legal Action:** For larger claims, consider small claims or civil court to seek reimbursement.
- File with IC3:** For high-dollar fraud, report through the FBI's Internet Crime Complaint Center ([ic3.gov](https://www.ic3.gov)).

Unfortunately, card networks often favor cardholders, making it critical for merchants to focus on **prevention**. Using AVS/CVV verification, clearly stated refund policies, and shipping with tracking are all essential steps to protect your business.

If you've experienced chargebacks that don't feel right, don't ignore them - **friendly fraud is real theft, and it's on the rise.**

"In the middle of every difficulty lies opportunity." – Albert Einstein

HAPPY 4TH OF JULY

Celebrate freedom, unity, and the spirit of our nation today. Let's cherish the blessings of liberty together. Have a safe and joyous **Independence Day!**



Simplify Your Payment Reporting with AccessOne

Managing your business's payment data just got easier with **AccessOne**, ABTEK's powerful reporting tool. Designed to give you clear, detailed insights, AccessOne helps you track individual transactions, review batch activity, and monitor funding with ease.

With AccessOne, you can:

View transaction-level details for easy reconciliation

Access batch reports to understand daily processing totals

Monitor funding and deposits to stay on top of cash flow

Use a secure, user-friendly portal from anywhere.

AccessOne offers the clarity you need to make confident

decisions and keep your operations running smoothly. Getting started is simple.

Contact ABTEK today to learn more and begin using AccessOne for your business.



📞 Call us: (800) 544-9145

✉ Email: arthur@abtek.com

Let AccessOne give you the reporting power your business deserves.

ABTEK

5841 Andersonville Road

Waterford, MI 48329



Did you know? *Swipe Right Through History!*

Take a quick trip through the quirky and cool evolution of credit card processing:

- The **first credit card** was made of *cardboard*—launched by Diners Club in **1950** and accepted at just a handful of restaurants.
- The **magnetic stripe** we know today was adapted from **CIA technology** during the Cold War, thanks to IBM.
- Before terminals, merchants used **manual imprinters** known as “**knuckle busters**” to take card impressions—no electricity required!

- In **1994**, the first **secure online transaction** was made—a Sting CD, of all things.
- The **EMV chip** (Europay, MasterCard, Visa) was developed in the early 90s to fight fraud in Europe, landing in the U.S. much later.
- **Tap-to-pay** actually debuted in **1997**—long before it became popular in the States.
- **Credit cards in space?** Yup. NASA once tested card processing systems aboard a shuttle mission with help from Mastercard and Visa.

Refer a fellow business and we'll thank you with a \$100 Visa Gift Card upon successful sign-up!