



ABTEK

TRIBUNE

News you care about. Tips you can use.

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Welcome to the latest edition of ABTEK's monthly newsletter! Stay in the loop with our updates, insights and exciting developments in the world of payment processing. In each issue, we bring you valuable content, special offers, and a glimpse behind the scenes. Thank you for being part of our community!

Merchant Alert: A Costly Refund Scam is Targeting Businesses—Don't Fall for It



Fraudulent chargebacks cost U.S. businesses over **\$1.5 billion annually**, and a growing number of these losses are tied to one particular tactic: refund scams involving alternate credit cards.

Here's how it works: A customer places a phone or internet order for a high-dollar amount—often thousands. A day or two later, they contact the business to cancel the order and request the refund be issued to a *different* card number. The reason? Their original card has supposedly been lost, stolen, or closed.

It sounds plausible. But it's a trap.

Once the merchant issues the refund to the alternate card, **ABTEK receives a chargeback notice on the original card**. Because our systems—and the card networks—don't see a matching refund on that card, we cannot prove the cardholder was made whole. **The issuer sides with the cardholder, the chargeback is lost, and the merchant loses twice:** the original sale amount and the unauthorized refund.

This scam has already cost ABTEK merchants **over \$47,000 in chargebacks just this past month**.

Please share this tactic and educate your staff to avoid being the victim of a chargeback scam.

Please protect your business:

- Always refund to the **original card used for the transaction**.
- Even if the card was lost or stolen, the issuer will ensure the refund reaches the right account.
- If you no longer have the card number, **contact ABTEK—we can securely provide it for refunding purposes**.
- If anything seems suspicious, **call us first**. A few extra minutes could save you thousands.

In a world of increasing fraud, caution and consistency are your best defense. Never refund to a card you didn't originally charge.

Why ABTEK is the Best Choice for Your Payment Processing Needs

When it comes to payment processing, ABTEK stands out for its commitment to transparency, security, and customer support. Here's why partnering with ABTEK is a smart move for your business.

Transparent Pricing

ABTEK believes in full transparency. We provide clear, upfront information about our pricing structure, so you're never surprised by hidden fees or unexpected charges. This openness helps you manage your costs with confidence.

Easy-to-Understand Merchant Statements

We know that reading a merchant statement can be confusing. That's why ABTEK takes the time to educate you on how to interpret your statements, breaking down each charge for complete clarity. You'll always know where your money is going.

Cost Reduction Strategies

Lowering processing costs is crucial for any business, and ABTEK is proactive about helping you save. We offer personalized advice and solutions to keep your expenses as low as possible without sacrificing quality service.

Advanced Security Measures

Keeping transactions safe is non-negotiable. ABTEK uses cutting-edge security technologies to protect your data, ensuring that your customers' information stays secure and your reputation remains intact.

24/7 Live Customer Support

Problems can arise at any time, and ABTEK is always here to help. Our 24/7/365 live support ensures you're never left dealing with issues on your own.

Choose ABTEK for a reliable, transparent, and secure payment processing experience that puts your business first.

Product of the Month: FD150

Maximize Efficiency and Minimize Costs with the FD150 All-in-One Payment Terminal.



Looking for a cost-effective way to process payments? The FD150 is more than just a terminal—it's a strategic investment in your business's growth. Combining affordability with functionality, the FD150

allows you to accept all major card types, including contactless payments, all from a single compact device.

The FD150 is a compact, all-in-one payment terminal that speeds up transactions and enhances the customer experience. Ideal for retail, hospitality, and service businesses, it combines a PIN pad, contactless reader, and printer in one secure, PCI Level 5-compliant device. With an intuitive touchscreen, minimal training is needed. Cost-effective and scalable, the FD150 is the smart, secure way to streamline payments and support business growth.

"It always seems impossible until it's done."—Nelson Mandela



Efficiency Starts Here: One Call to Solve It All

In today's fast-paced world, time is money, and efficiency is key. That's why ABTEK is here to remind you that when it comes to payment acceptance, **one call does it all!** ☎

Imagine this: You're in the middle of a busy workday, juggling tasks left and right, when suddenly, a payment issue arises. Panic sets in, and you wonder, "Who do I call?" The answer is simple – **ABTEK!** With just one call to **(800) 544-9145**, your payment questions will be answered swiftly and efficiently, allowing you to focus on what truly matters – your job.

So, next time you need an answer involving a payment problem, remember that ABTEK is just a phone call away. **Dial (800) 544-9145** and experience the convenience of having all your credit card processing needs met with a single call.



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Celebrating Legacy and New Beginnings at Runnin' Gear

At ABTEK, we've been proudly serving merchants since 1986, and one of the greatest honors of our longevity is the relationships we've built along the way. Having the opportunity to process payments for businesses for 30+ years is more than just a testament to our technology — it reflects our commitment to service, trust, and transparency in an industry full of choices.

Many of our staff have been with ABTEK for decades, which means we've watched businesses grow, adapt, and sometimes even change hands. It's moments like these that remind us how lucky we are to be a small part of our merchants' stories.

One such story belongs to **Runnin' Gear**, located just down the road from our office on Dixie Hwy in Waterford. Founded in 1978, Runnin' Gear has been a cornerstone of the running community for nearly five decades. At the heart of the store is **Paul Coughlin**, a dedicated owner who has spent years helping runners find the perfect shoes — and the motivation — to cross their finish lines.

This past month, Paul officially hung up his (running) shoes and began his well-deserved retirement. We want to extend a heartfelt **congratulations** to Paul and thank him for his loyalty to ABTEK over the years. It's been an absolute pleasure working with him and watching his store thrive.

The good news? Runnin' Gear isn't going anywhere.

Paul found the perfect successor in **Antonio Romano**, an equally passionate advocate for the sport and community. Antonio is lacing up to lead the next leg of the journey, and we're thrilled that he's decided to continue partnering with ABTEK for his payment processing needs.

To Paul: enjoy your next chapter! And to Antonio: welcome aboard — we're excited to run alongside you for the miles ahead.

Here's to another successful 47 years at Runnin' Gear!

