



# 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.

## Large Transactions: What Happens Behind the Scenes

When you process a large transaction, it can feel like a big win—and often *it is*. But behind the scenes, there is another side of the story that many merchants do not see.

When we deposit funds into your account, we are often doing so before the transaction has fully cleared every step of the banking and card network process. In simple terms, **we are fronting the money first** and trusting the transaction is legitimate, valid, and will stay that way.



When a transaction is **unusual** or **outside your normal patterns**, we may ask a few questions.

That means if a \$20,000 payment later turns out to be fraudulent, disputed, unauthorized, or otherwise reversed, those funds do not magically disappear from the customer and reappear in our hands. Someone is left holding the bag, and we work very hard to make sure it is not you—or us.

So when a transaction is much larger than your normal sales volume, outside your usual patterns, or simply unusual for the account, it **may trigger a review**. That is not us being nosy. That is us doing the financial equivalent of asking, “Hey... are we sure this is a good idea?”

Think of it this way: if a friend asked to borrow \$20,000, you would probably ask a few questions before handing over the keys to the vault. We are no different.

### We may ask for things like:

- An invoice or signed agreement
- Details about the sale
- Whether you have worked with this customer before
- Proof of delivery or completed service
- Why this transaction is larger than normal

These reviews help **protect your business from fraud**, prevent chargebacks, reduce funding issues, and keep your account in good standing. In many cases, a quick conversation or a few documents is all it takes.

Want to make it even easier? Give us a heads-up before running a large transaction. We love surprises when it comes to birthdays and pizza deliveries—not six-figure payments that appear out of nowhere.

We appreciate your partnership and your patience. Our goal is to help your business grow while keeping the payment process secure, stable, and drama-free.

### Your Business on the Move: Choosing the Right Mobile Card Reader

Today's merchants need fast, reliable payment acceptance wherever business takes them. Both the Clover Go and the Dejavo P12 deliver—just in different ways.

The Clover Go is a compact Bluetooth reader that pairs with your smartphone, making it perfect for mobile vendors, pop-ups, and businesses on the go.

The Dejavo P12 is a sleek, standalone touchscreen terminal with Wi-Fi and cellular connectivity, offering a polished checkout experience with support for all major payment types.

Whether you need the simplicity of a mobile reader or the power of a full featured terminal, ABTEK has the right solution for your business.



### Tap-To-Pay: Small Upgrade, Big Convenience

As payment technology continues to evolve, customers expect fast and convenient ways to pay. Offering options like Tap-to-Pay, mobile wallets, and contactless cards can improve the customer experience while helping speed up checkout times.



Contactless payments continue to grow as the preferred payment method.

Tap-to-Pay has become especially popular because customers can simply tap their card, phone, or smartwatch to complete a purchase in seconds. It's quick, secure, and convenient.

Small payment upgrades can make a big difference in customer satisfaction and help businesses keep up with the way people prefer to pay today.

**“Always let your conscience be your guide.” - Jiminy Cricket**

# Simplifying PCI Compliance

## Sun's Out, Scans Out: PCI DSS Requirement 11 Heats Up Security

Summer's here—time for sunshine, sandals, and... security scans! While you're firing up the grill, don't forget to fire up your vulnerability testing. PCI DSS Requirement 11 is all about keeping your systems cool under pressure by regularly testing for weaknesses.



**Hackers don't take summer vacations.**

Just like sunscreen protects you from sunburn, penetration tests and vulnerability scans protect your business from cyber threats. Hackers don't take summer vacations, so make sure your defenses are beach-ready. Schedule quarterly scans, review results, and patch up any weak spots before they turn into full-blown breaches.

Think of it as your summer security workout—keeping your systems lean, mean, and PCI compliant. And if you're using third-party services, make sure they're testing too. No one wants a data breach raining on their summer parade.



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## Consumers Are Still Spending...They're Just Thinking About It Longer First

According to the latest Fiserv Small Business Index, consumers are still out shopping, dining, and spending in April — they're just doing it a little more carefully these days.

Overall sales were up +1.1% year-over-year, but much of that growth came from higher prices rather than more shoppers walking through the door.

Translation? **Customers are still buying...**they're just making fewer trips and expecting more value when they do.

Restaurants told an interesting story this month. Full-service dining held up surprisingly well, while quick-service restaurants cooled off a bit. It appears consumers may still enjoy a nice night out — they're simply being more selective about where they spend their money.

Meanwhile, grocery shoppers officially entered "coupon ninja" mode. Grocery sales dipped as consumers searched for better deals

and cheaper options at the store. At the same time, gas station sales jumped nearly 19% year-over-year, reminding everyone that filling up the tank still feels like a luxury purchase some days.

The good news for small businesses? Consumers haven't stopped spending — they've **simply become smarter shoppers.**

Businesses delivering strong service, convenience, and value continue to stand out in today's market. And as always, the merchants who adapt the quickest are usually the ones who win the long game.

Gasoline	Self Serve
REGULAR UNLEADED	ARM 9/10
PLUS UNLEADED	LEG 9/10
SUPER UNLEADED	Both 9/10