



ABTEK TRIBUNE

News you care about. Tips you can use.

May 2026

Vol 6 Issue 5

Welcome to the latest edition of ABTEK's monthly newsletter! Stay in the loop with our updates, insights and exciting developments in the world of payment processing.

Getting Answers Should Be Easy

And for many business owners, that hasn't been the case.

A business owner recently reached out asking us to review their statement as they were exploring a potential change in processors. At first glance, it looked fairly standard—but a closer look showed:

- A non-PCI compliance fee approaching \$200/month
- A \$499 annual "membership" fee
- Charges labeled "readjustments" with no clear explanation

None of these items were clearly explained—and some were significantly higher than most would expect. So they did what anyone would do. They called their processor. One call turned into many. What should have been a quick answer turned into a frustrating process. Hold. Transfer. Hold again. A new department. Repeating the same information multiple times. At one point, the call dropped—starting everything over. After multiple attempts, there was still no clear explanation.

More Than Just Fees

This is where the frustration really sets in. It's not just about the fees—it's about being able to understand them. And it goes beyond state-

ments. What happens when your terminal goes down during a busy day? Or your deposit doesn't look quite right? Those aren't problems you can afford to sit on hold for.

A Different Experience

After moving to ABTEK, the biggest difference wasn't just the statement—it was the experience. Calls were answered. Questions were handled directly. No bouncing between departments. No starting over.

And when something urgent came up—like a terminal issue or deposit question—support was quick and straightforward, often resolved in under five minutes.

There was also a shift in how compliance was handled. Instead of high non-compliance fees, the focus was on helping the business become PCI compliant in the first place.

Why We're Sharing This

We hear stories like this often. Have a friend whose statement never quite makes sense? Who spends far too much time trying to resolve a payment issue? Who's been stuck on hold... only to get transferred again? They're not alone. And if someone just popped into your head... you might

want to send them our way (we'll even send you a \$100 thank-you when they get started).

The Takeaway

Fees should be clear and reasonable. And getting answers shouldn't be difficult. Because it's not just about what you're paying—It's about how easy it is to get the support you need.



Product of the Month: Loaner Devices -

Great for Events/Shows/Pop-Ups

Need a way to take payments during a show or special event? We can help! We have a selection of credit card machines that will help make your event profitable. We offer countertop terminals at no cost or mobile devices you can take anywhere you go. Whether you need Wi-Fi, Ethernet or Cellular, we have a solution for you. Need a QR code for taking donations or quick sales? We can do that too. Protect yourself from chargebacks and reserve a machine from us for your upcoming event. We only ask that you try and give us a couple weeks' notice. Call and ask for Dennis or John to learn more. Let's work together and make your event a success!

Merchant Spotlight



Jay's Big Bass Outdoors
4250 Dixie Highway
Waterford, MI 48329
(248) 742-1068

Our Merchant of the Month, Jay's Big Bass Outdoors, is a go-to destination for anglers of all skill levels. Known for top-quality gear and expert, friendly service, they've earned a loyal following and a stellar reputation for helping customers make every fishing trip a success on the water.

"Home of the free because of the brave." - Unknown



Simplifying PCI Compliance

Memorial Day Mission: Log Every Move, Protect Every Byte

As we honor the brave this Memorial Day, let's remember that vigilance is key—not just on the battlefield, but in your business too. PCI DSS Requirement 10 is your digital sentry, standing guard by logging every access to cardholder data and network resources.



Think of it like a watchful patrol—every login, file access, and system change is recorded, timestamped, and ready for review. These logs help you detect suspicious activity, investigate incidents, and prove your compliance when duty calls.

So while you fire up the grill and salute the stars and stripes, make sure your systems are logging like true patriots. Review logs regularly, protect them from tampering, and ensure alerts are set for anything out of the ordinary.

Because in the world of data security, heroes don't wear capes—they monitor logs.

So grab your gloves, tidy up your access controls, and let PCI DSS Requirement 10 help your business blossom securely!

MEMORIAL DAY

As Memorial Day approaches, we pause to pay tribute to the brave men and women who made the ultimate sacrifice for our freedom.

ABTEK
5841 Andersonville Road
Waterford, MI 48329



Important Notice: Discover Card Merchant Settlement – Deadline Approaching

Merchants who accepted or processed Discover credit cards between **2007 and 2023** may be eligible to participate in a recently announced class action settlement.

This settlement involves claims related to certain Discover network practices during that time period. While **ABTEK is not directly involved in the case**, we want to ensure our merchants are aware of this opportunity and can take appropriate action if applicable.

Who May Be Eligible

- You may qualify if your business:
- Accepted Discover credit cards
- Processed Discover transactions between **2007 and 2023**

Action Required – Deadline May 18

If you believe your business falls within this timeframe, we strongly encourage you to review the details and submit a claim as soon as possible.

Important Considerations

- **Claim deadline: May 18**
 - Filing may require basic business and processing information
- Participation is optional, but eligible merchants may be entitled to compensation.

Our Recommendation

Even if you are unsure whether you qualify, it is worth taking a few minutes to review the official site. Many merchants are eligible simply based on accepting Discover during the applicable timeframe.

As always, if you have questions about your processing history with ABTEK, our team is happy to assist where we can.

www.discovermerchantsettlement.com