



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!

TECH WATCH

Your Next Customer Might Be A.I.



We've gotten used to asking AI to answer questions, plan vacations, compare products and make recommendations. But what if AI could actually **make the purchase for you**? That may be closer than you think.

The payments industry is preparing for a new type of shopping where an AI assistant can do more than simply suggest what to buy. A consumer could eventually say something like, "Find me a pair of running shoes under \$100 with good reviews," and allow their AI assistant to search different businesses, compare options and even complete the purchase within limits the consumer has set. Visa, Mastercard and other payment companies are already working on ways to make these transactions safe and recognizable to merchants and banks.

Consumers are interested—but understandably cautious. Recent Visa research found that while many consumers are already using AI during the shopping process, only **23% of U.S. consumers currently trust generative AI to handle a payment transaction for them.**

That trust will be important as this technology develops. Payment networks will need to make sure merchants and banks can tell the difference between a legitimate AI assistant making an authorized purchase and a fraudulent bot attempting a transaction.

What Does This Mean for Merchants?

For now, probably not much will change at your checkout counter. But think about how quickly online shopping, mobile payments and digital wallets became part of everyday life. AI-assisted shopping could be another step in that evolution.

NOW MAY BE A GOOD TIME TO PREPARE.



Verify Your Security Settings

Make sure your account is using the latest security and fraud-prevention tools.



Review Your Online Presence

Keep your business information accurate and easy for customers to find.



Consider a Shopping Cart Solution

If you don't currently have an online shopping cart, now may be a good time to start exploring your options.

As new ways to shop and pay develop, having the **correct security parameters in place** will continue to be important.

Now may be a good time to make sure your business is ready.

If you already accept payments online, verify that your account is using the appropriate security and fraud-prevention tools available for your payment setup. As new ways to shop and pay develop, having the correct security parameters in place will continue to be important.

And if your business sells products or services that could be purchased online but you **don't currently have an online shopping cart**, this may be a good time to start thinking about one. AI shopping tools will need a way to find products, understand what a business offers and ultimately complete a purchase.

You don't need to overhaul your business because of AI. But having an accurate online presence, a secure way to accept payments and an easy way for customers to purchase from you could become increasingly valuable.

Someday soon, your customer may still be the person buying your product—but **AI could be the one helping them find you, choose you and even pay you.**

Not sure if your current payment setup is ready? Contact ABTEK. We can review your processing setup, available security features and online payment options to help make sure your business is prepared for what's next.

Did You File an Interchange Settlement Claim?

Watch Your Email!

If you registered by February 2025, you may receive another interchange-settlement payment this month. Correspondence with any new decisioning will be sent to your registered email. The official Payment Card Interchange Fee Settlement site says a **second initial distribution is anticipated in September 2026** for qualifying claims related to the \$5.5 billion Visa/Mastercard settlement covering merchants that accepted cards during 2004–2019. Not every claimant is included in this particular distribution.



To check the status of your claim, visit:

www.paymentcardsettlement.com

and login using your established username and password.

Featured Merchant:

This month, we're excited to spotlight **Crystal Gardens Event Center in Howell, MI!** From beautiful weddings and milestone celebrations to corporate events and special gatherings, Crystal Gardens has been helping guests create memorable occasions for years. With elegant event spaces, personalized service and a team dedicated to the details, they're a wonderful local destination for celebrating life's special moments.

We're proud to have **Crystal Gardens** as an ABTEK merchant!
5768 E Grand River, Howell, MI 48843 (517) 545-1000



"I'm so glad I live in a world where there are Octobers" - L.M. Montgomery



Is Your Business Holiday Ready?

The busy holiday season is coming. A few quick checks now can help prevent problems when you need your payment system most.

Check Your Equipment

Make sure terminals, printers, cables and backup devices are working properly. Employees should also know how to handle re-funds, voids and other common transactions.

Review Security

Remind staff to watch for multiple declined cards,

unusually large purchases and anyone asking them to bypass normal procedures. A little extra caution can help prevent fraud and chargebacks.

Make Checkout Easy

Tap-to-pay, handheld devices and payment links can help keep customers moving. If you've been considering additional payment options, now is a good time to get them in place.

Get Holiday-Ready

Don't wait until the holiday rush to find out your payment setup isn't ready.

Call ABTEK today and let us review your equipment, payment options and current setup.

We'll help identify any potential issues and make sure you have what you need for the busy season ahead.

You focus on your customers. Let ABTEK take care of the payments.

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Consumers Are Getting Pickier About Where They Spend

Small business spending remained relatively steady in August, but the latest numbers suggest consumers are becoming increasingly selective about **where their dollars go**.

Overall small business sales increased **1.3% compared with last year**, but after adjusting for inflation, sales were actually down **2.0%**. At the same time, essentials continued to outperform discretionary purchases, growing **1.8% year over year compared with 0.9% for discretionary spending**.

That doesn't necessarily mean consumers have stopped treating themselves—they appear to be choosing their purchases more carefully.

Restaurants are a good example. Overall restaurant sales slipped **0.3%** from last year, but the results varied considerably depending on the type of restaurant. **Full-service restaurant sales grew 0.9%, while limited-service restaurant sales declined 2.5%**. Caterers and drinking establishments also posted year-over-year gains.

Retail told a similar story. Overall retail sales were up a modest **0.6%**,

but performance varied widely by category. Health and personal care retailers grew **5.5%**, while sporting goods, hobby and miscellaneous retailers increased **2.9%**.

What Can Your Business Take Away?

Consumers are still spending, but earning their business may require more than simply getting them through the door. **Value, convenience and the overall customer experience matter when shoppers are deciding where—and where not—to spend.**

For small businesses, that makes this a good time to look beyond total sales. Which products or services are growing? Which customers are returning? Where are you seeing resistance to pricing? Understanding those patterns can help you focus promotions, pricing and customer-retention efforts where they'll have the greatest impact.

The opportunity isn't simply to sell more—it's to give today's selective consumer a reason to choose your business.

Source: Fiserv Small Business Index®, August 2026.