ABTEK TRIBUNE

News you care about. Tips you can use.

September 2026 Vol 6 Issue 9

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

Costly Mistakes Your Employees Can Make in 10 Seconds

Most business owners don't expect a major financial loss to begin with a single click, a quick decision, or a brief conversation. Yet many costly incidents happen in less than ten seconds.

An employee opens an email that appears to be from a trusted vendor and clicks a link without a second thought. A phone caller claims to be from the bank and asks for account information or processing statements. A keyed transaction is accepted even though the customer has a chip card available. A refund is accidentally issued to the wrong card, or an unusual online order is processed despite multiple warning signs.

These situations may seem minor in the moment, but they can lead to fraud, chargebacks, data security concerns, lost revenue, or even damage to your businesses' reputation. In many cases, the technology is doing exactly what it's supposed to do - the breakdown occurs when someone is caught off guard or feels pressured to act quickly.

The good news is that many of these risks can be mitigated with a little awareness and consistent employee training. Encourage your team to pause before acting. Verify unexpected payment requests by calling a known phone number. Be cautious of urgent emails requesting passwords or financial information. Whenever possible, process transactions using EMV chip or contactless payment instead of manually keying card numbers. If something feels unusual, it's worth taking a moment to ask questions before moving forward.

Creating a culture of security doesn't require expensive software or lengthy training sessions. Regular reminders during staff meetings, written procedures for handling payments and refunds, and encouraging employees to speak up when something doesn't seem right can make a significant difference. When your team knows it's okay to slow down and verify information, they're far less likely to become the victim of a costly mistake.

FRAUD MOVES FAST.

YOUR EMPLOYEES DON'T HAVE TO.

Slow down. Verify. Then act.

Security isn't just about technology - it's about people. Even businesses with strong systems in place rely on employees to make smart decisions every day.

At ABTEK , we're committed to helping merchants protect their businesses through education, secure payment solutions, and practical guidance. Whether you have questions about fraud prevention, chargeback best practices or payment security, our team is here to help.

Sometimes, the most valuable security tool isn't a new piece of technology, it's taking ten extra seconds to make the right decision.

When Proof Isn't Enough—A Real Life Chargeback Story

A recent real-life chargeback case shows why merchants should respond to every dispute — even when the facts seem obvious.

ABC News reported on a housewares business owner who received a chargeback from a customer who **admitted in writing that the dispute was a mistake.** The customer explained that the transaction involved his son's debit card, which caused the confusion.

The merchant submitted the customer's written admission as evidence. Still, the chargeback was denied, with the bank maintaining that the cardholder continued to dispute the transaction. The customer eventually made things right by paying the merchant separately through a bank transfer.

The Takeaway for Merchants
Even strong evidence doesn't guarantee a chargeback will be reversed. Keep documentation that helps prove a legitimate transaction, including receipts, signed invoices, delivery or pickup confirmation, refund policies and customer communications.

If you receive a chargeback, contact ABTEK right away. Our team can help review the dispute, determine what documentation is needed and build the strongest response possible.

The better the documentation, the better your chance of successfully fighting a dispute.

Featured Merchant:

Pete's Oven Bakery

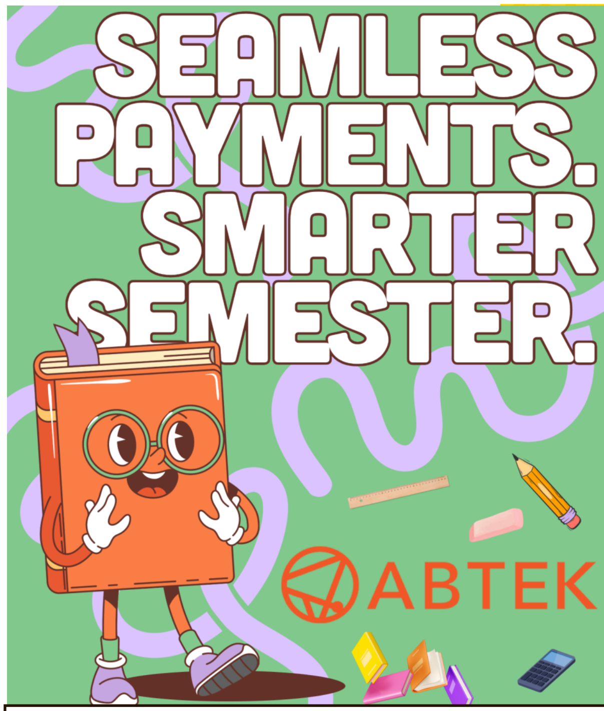
This month, we're excited to feature **Pete's Oven Bakery**, a Waterford, Michigan tradition serving the community since 1968. This quintessential neighborhood treasure keeps customers coming back for fresh donuts, cinnamon rolls, breads, muffins, cookies and beautifully decorated cakes.

Pete's has built a loyal following by keeping things simple: fresh-baked favorites, friendly service and the kind of local charm you just don't find everywhere anymore. From an early-morning donut run to a custom cake for a special occasion, Pete's has been a sweet part of the Waterford community for generations.

We're proud to have Pete's Oven Bakery as an ABTEK merchant and even prouder to spotlight a local business with such deep roots in the community.

Check them out! 5083 Midland, Waterford, MI 48329

"The road to success is always under construction." - Lily Tomlin



Is your Terminal Settling Nightly?

Your terminal's nightly settlement is a critical step in ensuring your business gets paid.

If your terminal does not settle, your transactions will not be submitted for processing, which means you will not receive your funds.

ABTEK periodically receives calls from merchants who discover that their terminal has stopped settling automatically. In some cases, the issue was not identified until expected deposits failed to appear in their bank account.

While most terminals are initially configured to settle automatically, various factors can interrupt that programming over time. We encourage all merchants to regularly verify that their terminal is settling successfully.

Watch for daily settlement reports, error messages, or missing deposits, as these may indicate a problem.

If your terminal stops settling, or if you are unsure whether a settlement was successful, please contact ABTEK immediately by phone or email. Do not wait several days to investigate. An authorization is only a temporary hold on funds. If a transaction is not settled promptly, the authorization may expire, increasing the risk of delayed or lost payment.

Remember:

No Settlement = No Funding

A quick daily check can help prevent unexpected interruptions to your cash flow.

If in doubt, contact **ABTEK** at **800-544-9145**.

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MWAA MIDWEST ACQUIRERS ASSOCIATION

In July, ABTEK's John and Morgan attended the Midwest Acquirers Association (MWAA) conference in Chicago, where industry leaders gathered to explore emerging payment technologies, software innovations, security trends, and best practices.

Events like MWAA help us stay ahead of industry changes so we can continue providing the best solutions and support for our merchants. They also give us the opportunity to connect directly with industry partners, exchange ideas with other payment professionals, and explore new tools and services that could benefit the businesses we serve. We returned with fresh ideas, valuable connections, and plenty of inspiration for what's ahead.

One of the conference highlights was keynote speaker Damon West and his powerful "Coffee Bean" message. West shared how, like a coffee bean transforming a pot of boiling water, each of us has the ability to positively influence the environment around us rather than allowing it to shape us.

It's a reminder that leadership, resilience, and attitude can have a lasting impact—even during times of rapid change.

The payments industry is evolving faster than ever, and so are we. At ABTEK, we embrace new technology, strengthen our industry partnerships, and continuously seek better solutions for our merchants.

Like the coffee bean, we believe the best approach isn't simply to react to change—it's to help shape it.

By combining innovation with the personal service and trusted relationships that define ABTEK, we're committed to creating a better experience for every merchant we serve.