



ABTEK TRIBUNE

News you care about. Tips you can use.

February 2025

Vol 5 Issue 2

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 Advisory: Lessons from a Recent Fraud Incident & Prevention Tips

A Real-Life Fraud Case: A Michigan merchant recently faced fraud, highlighting essential lessons for businesses.

What Happened:

A customer placed a phone order for a product commonly available in most areas, requesting shipment to California. The merchant manually processed the transaction but didn't fully verify the billing address using the Address Verification Service (AVS). The zip code didn't match the card issuer's records.

The customer later called urgently, requesting the same product again be shipped immediately. The merchant complied. Both transactions were later disputed as fraudulent, resulting in chargebacks. Due to the AVS mismatch, the merchant lost the dispute, forfeiting the merchandise, sales revenue, and incurring arbitration fees.

This case emphasizes the need for strong fraud prevention, especially for phone and online orders, where risks are higher.

Red Flags to Monitor:

- **Unusual Purchases:** Is the item readily available nearby to the buyer?
- **Billing Mismatch:** Does the address or zip code fail AVS checks?
- **Rush Requests:** Is the customer repeatedly rushing orders or adding last-minute requests?

Fraud Prevention Strategies:

Utilize Fraud Tools: Use fraud protection programs offered by payment networks.

- **Verify AVS:** Ship only to AVS-confirmed billing addresses.

- **Transaction Authorization:** Ensure transactions are approved by the card issuer, especially for manual entries.
- **Train Staff:** Educate employees on identifying suspicious behaviors and enforce strict controls for phone and online orders.
- **Authentication Tools:** Use security code from card (also known as CVV or CID), or similar methods to validate cardholder details.
- **Data Requested:** DO NOT bypass requested information or prompts.
- **Accurate Descriptors:** Ensure your business name matches the descriptor on customer statements to avoid confusion.
- **Documentation:** Keep transaction records, including shipping proof, AVS-verified addresses, tracking numbers, and customer communications.

Defending Against Chargebacks:

Strengthen your case with:

- Evidence of fraud protection tools used.
- AVS verification results or attempts.
- Validation details like security code from card.
- Customer information, including name, phone, and order details.
- Proof of shipping and delivery to verified addresses.

Conclusion:

Phone and online orders are vital for growth but come with risks. Stay vigilant, implement robust fraud prevention measures, and comply with payment network guidelines to protect your business. When in doubt, prioritize caution. If you have any questions while accepting transactions, feel free to call ABTEK and chat with our friendly risk assessment team—we're happy to help!

Clover Device Update and End of Life Action

We were given very short notice from Clover about the end-of-life status of certain devices, and as a result, we had limited time to notify you. Depending on the age of your Clover device, you may have already received this notice directly from Clover.

Please note that the Clover device (s) you are currently using have reached end-of-support status. This means they are no longer eligible for software and security updates. End-of-support devices will not be replaced if technical issues arise, and data may be lost if the device stops functioning. Continuing to use these devices for payments or other business functions increases the operational and financial risks to your account.

If you have any questions, please feel free to contact us.



1099K Tax Forms

1099K forms have now been sent to your billing address on file.

If you have not received your copy or have misplaced it, please feel free to contact us at (800) 544-9145 to request a replacement.

**"Every success story is a tale of constant adaptation, revision and change."
-Richard Branson**

Staying Safe from Cooties using NFC!

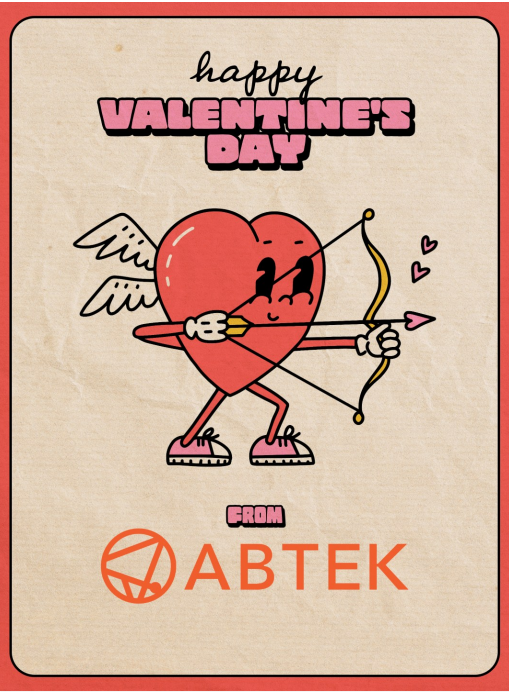
Our credit card machines offer secure and convenient contact-less payment options. With these, the cardholder simply holds their card, phone, or watch over the terminal to complete the transaction—keeping both you and your customer safe from germs.



During the payment, only a one-time encrypted code or token is sent between the card, phone, or watch and the terminal. This ensures the cardholder's information is protected from identity theft.

This security measure is followed by all major card brands and financial institutions to protect cardholder data. You'll notice the cardholder's name is omitted. This ensures a faster and safer transaction.

Stay cootie (and germ) free this season with NFC! Not sure if your terminal offers this feature? Feel free to call a friendly technician at (800) 544-9145.



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Your referrals mean the world to us— they're the heart of our business!

Spread the word about ABTEK, and we'll reward you for every account you refer that begins processing. It's that simple!

In the spirit of Valentine's Day, we're sweetening the deal: refer a new account, and we'll send you a box of Norman Love Chocolates as a thank-you!

These indulgent treats aren't sponsored—we just love them that much and can't wait for you to enjoy them too!

Let's grow together—share the love today!

