



NEW DIGITAL PAYMENT SYSTEMS

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January 12, 2026

Hops & Grapes
1707 Maple Ave.
Evanston, IL 60201

The Cover Letter: "Stop Feeding the Machine"

To: Owner/Manager, Hops & Grapes
From: Kevin Yi, Fintech Consultant, NDPS
Subject: Stop feeding the ATM. Feed the register.

Dear Owner,

I noticed you have a Bitcoin ATM in your store. That machine tells me two things:

1. Your customers hold digital assets.
2. Your customers are paying **15% fees** to that machine just to get cash to spend at your counter.

Right now, you are squeezed on both sides. When they use cash, the ATM takes a cut. When they use a credit card, the bank hits you with "High Risk" processing fees (likely 3.5% - 4.0%) because of liquor and tobacco sales.

Stop feeding the middleman.

New Digital Payment Systems LLC offers a "Direct-to-Register" rail that allows your customers to pay with the crypto they already hold:

- **Customer Benefit:** They save the massive ATM fees.
- **Your Benefit:** You pay a flat **2.5%** rate (vs. the 4% High Risk CC rate).
- **Security:** Zero chargebacks on high-end spirits. Final means final.

I've built a "Liquor Ledger" calculator to show you how converting just a fraction of your ATM and Credit Card traffic adds thousands to your bottom line.

I'll stop by Thursday to drop off the report.

Best,

Kevin Yi Fintech Consultant New Digital Payment Systems LLC

They pay exorbitant "High Risk" credit card processing fees (sometimes 4%+) because of the chargeback risk on alcohol/tobacco, and they host Bitcoin ATMs that gouge their own customers.

Here is your "**Liquor Ledger**" Kit for Hops & Grapes and Dempster Food/Liquor.

1. The Strategy: "The 15% Raise"

- **The Reality:** The Bitcoin ATM in the corner charges the customer ~15% to buy crypto, or ~8% to cash out.
- **The Pitch:** "Your customer is losing 15% of their purchasing power to that machine before they even buy a bottle. If we let them pay you directly with that digital asset, **they save 15%** (which they can spend on more product) and **you save 3%** (by avoiding Visa fees)."

3. The Prop: "The Double Receipt"

Create a visual comparison on a single sheet of paper (or tape two actual receipts to a paper).

- **Left Side (The ATM Receipt):**
 - *Withdrawal: \$100.00*
 - *ATM Fee: \$15.00*
 - *Customer Gets: \$85.00*
 - *You Get: \$85.00 (Cash purchase)*
 - **LOSS: \$15.00**
- **Right Side (The NDPS Receipt):**
 - *Payment: \$100.00*

- Fee: \$2.50 (2.5%)
- You Get: \$97.50
- **GAIN: +\$12.50 profit retained in the transaction.**

4. The Interactive Dashboard (v14.0 - "Liquor Ledger")

I have styled this one with a "**Night Mode / Cash Green**" aesthetic suitable for a liquor store environment.

It features 3 Tabs:

1. **The "High Risk" Audit:** Calculating savings vs. 4% credit card fees.
2. **The ATM Conversion:** Showing how much purchasing power is unlocked by skipping the ATM.
3. **The Fraud Shield:** Calculating the value of stopping chargebacks on expensive bottles.