



## NEW DIGITAL PAYMENT SYSTEMS

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Hops & Grapes  
1707 Maple Ave,  
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### 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