



## NEW DIGITAL PAYMENT SYSTEMS

1580 Sherman Ave PH05  
Evanston, IL 60201  
(224) 435-8699  
[digipaymentsystems@gmail.com](mailto:digipaymentsystems@gmail.com)

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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.

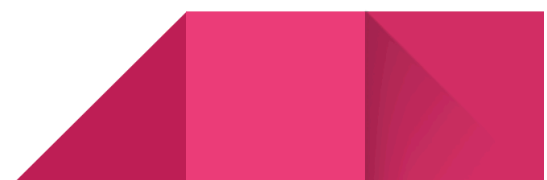
### 1. The Strategy: "The 15% Raise"

- **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.

