



NEW DIGITAL PAYMENT SYSTEMS

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TITLE: The "Pull List" Profit Leak

SUBTITLE: How Transaction Fees Eat Your Wednesday Margins

The Scenario: A loyal subscriber picks up their weekly stack:

- 3 New Issues @ \$4.99 ea
- **Total Sale:** \$14.97

The "Old Rails" Cost:

- Fixed Transaction Fee: **\$0.30**
- Processing Rate (2.9%): **\$0.43**
- Total Fee: **\$0.73**
- *Effective Fee Rate: 4.8%* (Ouch!)

The NDPS Solution:

- **Bundled Digital Settlement:** We batch subscriber payments to eliminate the repetitive \$0.30 swipe fees.
- **New Fee Total: \$0.55** (Flat 2.5%)
- **Savings Per Customer/Week: \$1.28**

The Annual Impact (100 Subscribers):

- $\$1.28 \times 100 \text{ Subscribers} \times 52 \text{ Weeks} = \mathbf{\$6,656.00}$ in recovered profit.
- *That is free money currently going to Visa/Mastercard.*