



NEW DIGITAL PAYMENT SYSTEMS

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606 Davis St, Evanston
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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: \$0.22** (Flat 1.5%)
- **Savings Per Customer/Week:** \$0.51

The Annual Impact (100 Subscribers):

- $\$0.51 \times 100 \text{ Subscribers} \times 52 \text{ Weeks} = \mathbf{\$2,652.00 \text{ in recovered profit.}}$
- *That is free money currently going to Visa/Mastercard.*

The "Friendly Fraud" Shield

Shop owners are terrified of swapping (someone buying a 9.8 and returning a 4.0). Create a simple one-pager that explains how your "Digital Ledger" solves this.

Design it with a 'Hero vs. Villain' theme:

- ***The Villain (Legacy Chargebacks):***
 - *"The 90-Day Clawback Window."*
 - *"Guilty until proven innocent."*
 - *"Funds frozen during disputes."*
- ***The Hero (NDPS Ledger):***
 - *"Immutable Settlement (Final means Final)."*
 - *"Zero-Knowledge Proof of Payment."*
 - *"Instant Liquidity (Funds available to buy collections immediately)."*

