



## NEW DIGITAL PAYMENT SYSTEMS

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Evanston Games & Cafe  
1707 Maple Ave,  
Evanston, IL 60201

**To:** Eli Klein, Owner, Evanston Games & Cafe  
**From:** Kevin Yi, Fintech Consultant, NDPS  
**Subject:** Patch Notes v2026: Nerfing Transaction Fees

Dear Eli,

*I've been analyzing the "meta" of your shop. You have two types of players: the casuals buying coffee, and the "whales" buying high-end singles and sealed product.*

*Right now, your payment processor is treating your "whales" like casuals. Every time someone swipes for a \$500 Commander deck, you are paying ~3.5% in fees and accepting 100% of the chargeback risk.*

***It's time to upgrade the payment meta.***

*My firm, **New Digital Payment Systems LLC**, deploys a specialized "Asset Rail" for game stores that runs alongside your existing Toast/Square cafe system:*

- **The Buff:** Transaction fees on collectibles dropped from **3.5%** to **1.0%**.
- **The Shield:** Zero chargeback liability. When a card is sold, the settlement is final.
- **The Loot Loop:** Instant payouts for buying collections. Pay sellers in USDC/Stablecoin instantly—safer than cash, faster than checks.

*I've built a simulator to show how this "Hybrid Build" changes your P&L. I'll stop by Tuesday to demo it.*

GG, **Kevin Yi** Fintech Consultant New Digital Payment Systems LLC