



eCadence
BALANCED
SECURE SOFTWARE
Giving Your
Online Business Life



**Brick and Click International Ltd
Business Plan Executive Summary**

“ The Future is Here: Powering Merchant Support Support Solutions Online”

Equity and Operation

Brick and Click International Ltd (BnC), UK based, is the owner of the “Brick and Click” UK/EU/US registered trademarks and the BnC E Wallet product development. Equity in BnC is owned 34% by Australia/SA based, Dean Hornbuckle, owner of our eCadence Ecommerce software, and 66% by Darroll Hornbuckle, UK based, who is offering 40% of his equity by way of equity and long term loan in the company to BnC contractors and to a UK, SEIS investment company, supported by our HMRC Advanced Assurance SEIS certificate.

BnC Associated companies: Cybertabs group of companies: <http://cybertabs.com/>

Cybertabs LLC (USA): 100% BnC owned subsidiary: Manager: Alan Kay (USA)

Cybertabs UK Ltd (UK): Ownership: BnC 49%, Darroll Hornbuckle 44%, David Ansah 5% (UK).

Cybertabs (Pty) Ltd (SA): Ownership: Dean Hornbuckle 100% (Aus/SA).

The BnC business is focused into operating:

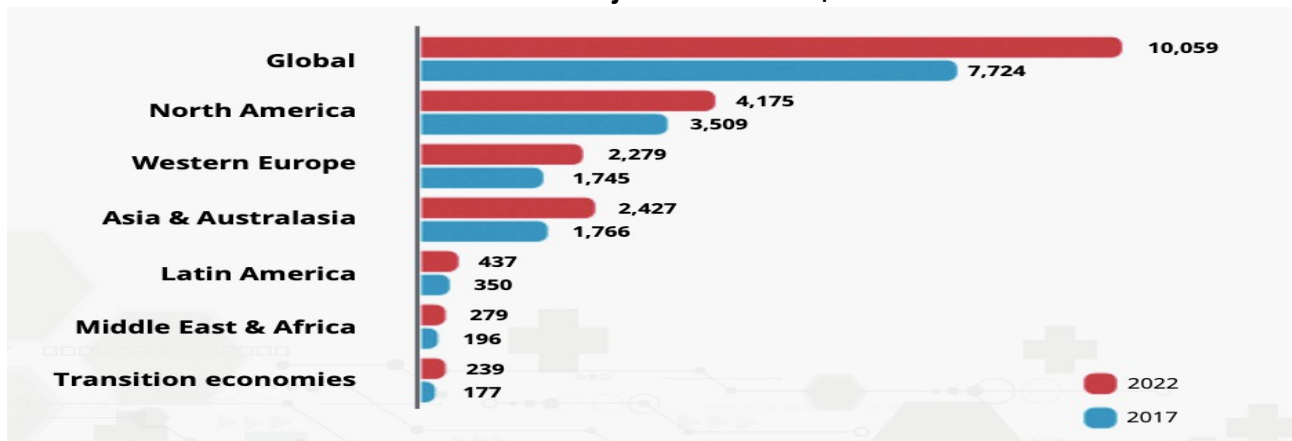
Ecommerce platform services (eCadence): For online merchants offering healthcare products and services.

The BnC branded E Wallet online customer payment solution: Incorporated into the BnC platform and provided through the payment gateway of a licensed global Payment Services Provider (PSP).

Ecommerce: Global Online Healthcare Market

Ecommerce online worldwide sales, as a % of total worldwide retail sales, are predicted to increase from 14% in 2017 to 22% by 2022. The global online healthcare market is projected to increase by 30% from 2017, US\$7,724 billion, to US\$10,059 billion in 2022, with North America as 40% of the total market.

Global Online Healthcare Market: 2017 to Projected 2022: US\$ Billions



Ecommerce: Projection: Worldwide Digital Online Merchant Transactions: Healthcare Market

The global digital healthcare market size 2019-2025 forecast: Published 2021 by:

Statista Research Department (<https://www.statista.com/aboutus/our-researchcommitment>),

In 2019, the global digital healthcare market was worth an estimated US\$17.5 billion. With an expected compound annual growth rate of 25% from 2019 to 2025, the digital healthcare market should reach nearly US\$60 billion in 2025.

The Online Merchant Account Customer Payment Problem and Solution

The Problem

Merchant account providers, have for the past many years, restricted their standard card processing facilities, for customers using bank issued credit cards, to many underserved online healthcare merchants.

The Solution

A digital wallet (E Wallet) online payment solution, for use by these underserved merchants. The process is a "closed loop" digital voucher, E Wallet process, provided by the BnC Ecommerce platform, through the PSP payment gateway, as a customer online payment option, whereby a dedicated, single transaction, customer card or similar payment is transacted, using a secure USDC digital token, for a specific product or service. BnC is not a PSP. BnC provides an Ecommerce platform to online merchants, which includes a number of customer payment options available to the customers of these merchants. These payment options include EFT/ACH/E Checks and card payments all provided by our contracted PSPs through the platform. This Ecommerce platform business model is similar to other commercial Ecommerce platforms such as Amazon and Shopify.

The Brick and Click (BnC) E Wallet Technology Partner Platforms:

eCadence platform: <http://www.ecadence.com.au/>

Payment Services Provider (PSP): <https://ecommerce-platforms.com/glossary/payment-service-provider>

Electronic Verification Systems platform: <https://www.electronicverificationsystems.com/>

We have combined these platform technologies to establish a digital E Wallet process, white label licenced from our PSP as "Brick and Click", payment fraud protected by EVS, in the BnC Ecommerce (eCadence) platform, that provides an online customer payment solution through the PSP payment gateway.

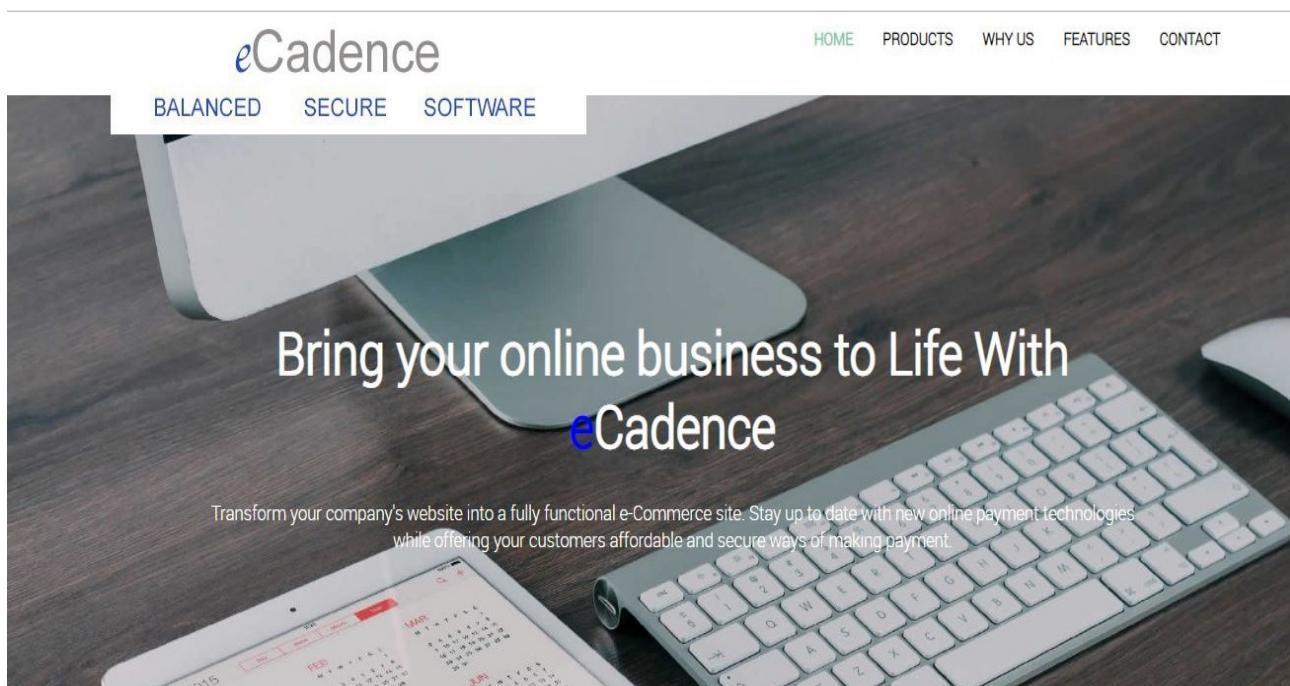
BnC Ecommerce (eCadence) Platform

Transform your company's website into a fully functional e-Commerce site. Stay up to date with new online payment technologies while offering your customers affordable and secure ways of making payment.

Introducing the Brick and Click EWallet customer online payment solution for online merchants.

This solution forms part of the eCadence Ecommerce online platform.

ACH Payments, Credit and Debit card processing, Alternate Payments including Fiat currencies to USDC.



The image shows a screenshot of the eCadence website. At the top, the eCadence logo is on the left, and navigation links for HOME, PRODUCTS, WHY US, FEATURES, and CONTACT are on the right. Below the logo, there are three menu items: BALANCED, SECURE, and SOFTWARE. The main visual is a photograph of a desk with a computer monitor, keyboard, and mouse. Overlaid on this image is the text: "Bring your online business to Life With eCadence". Below this, in smaller text, it says: "Transform your company's website into a fully functional e-Commerce site. Stay up to date with new online payment technologies while offering your customers affordable and secure ways of making payment."

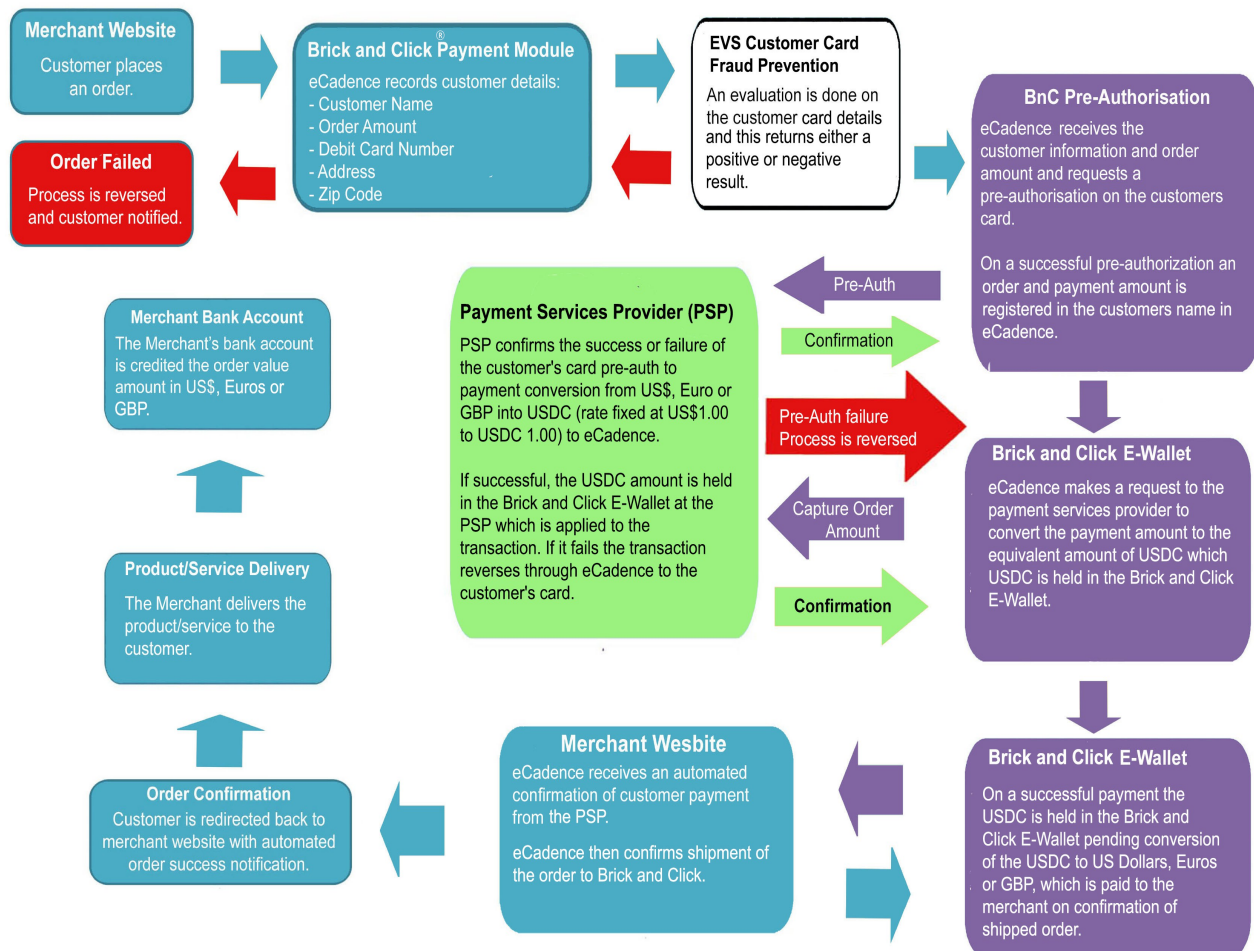
EVS: Anti card fraud protection Platform

Electronic Verification Systems (EVS), provide this contracted card anti fraud service to BnC, using AssuraPay and IdentiFraud Consumer+ product to verify ownership/authenticity of the customers card at point of purchase to prevent fraudulent transactions, reduce chargebacks and avoid false declines.

Payment Service Provider (PSP) process

The PSP payment gateway converts the merchant's customer order and payment amount of Fiat currency (US\$/€/£) into USDC digital tokens at the USDC stable token rate of US\$1.00 = USDC1.00, credited to the customer, held by BnC in their E Wallet at the PSP. At the completion of the transactions, BnC periodically arranges for the PSP to convert the USDC tokens to Fiat currency from the BnC E Wallet, to pay BnC in US\$/€/£. BnC then pays the merchants in US\$/€/£, less the BnC transaction fees.

Brick and Click® (BnC)/eCadence/Payment Service Provider E-Wallet Process Flow



BnC Business Plan Overview

The BnC Ecommerce platform will service the increased demand for online sales through providing our BnC Ecommerce platform (eCadence) and BnC E Wallet online customer payment solution to online merchants through our contracted PSP, as the licensed payment services provider.

BnC will hold the merchant accounts of online healthcare merchants as users of the BnC Ecommerce platform, charging a transaction fee per order transaction, to the online merchant.

In years one and two, due to our twenty years online pharmaceutical marketing experience, our initial focus will be on the online healthcare market in the UK/EU and USA. This includes servicing platforms offering an FDA/DEA approved Telehealth option in the USA, providing online video patient/physician consultations.

From year three onwards, we will market our E Wallet to all identified online merchants in need of a digital payment solution and through other commercial Ecommerce platform providers.

Wider impacts of our E Wallet Online Customer Payment Solution

Merchant Customers

Our global merchant account customers in the healthcare and under served product markets will benefit from substantially increased transaction volumes, whilst providing an improved customer service.

Consumers

Our solution will substantially expand better access to cheaper online healthcare products/services for many more people, worldwide.

Process Chain Entities

All the entities in our E Wallet solution process will benefit from increased fee income.

UK Economy

Our solution will help the UK to compete in global markets whilst contributing to increased UK technology employment through skilled jobs in the supply chain and with HMRC company tax income, paid by our company, projected as £286,000 over three years.

Environmental Impact

Our solution will enable many more consumers to shop securely online in a "work from home" status which will become increasingly prevalent. This will have a positive environmental impact by helping to reduce the effect of commuter shopping travel on the environment.

Quality of Life and Health Benefits

Our solution for online merchants will substantially expand access to cheaper online healthcare products to many more people, improving the quality of life and health of these people, globally. As an example of this, our solution will enable many more US residents to buy cheaper medicine from online Healthcare platforms. It was recently reported by the US Kaiser Foundation that "last year, 29% of Americans failed to take their medications as prescribed because of the cost".

BnC E Wallet process: marketing trademark brand protection

The BnC E Wallet online customer payment solution is trademark branded "Brick and Click".



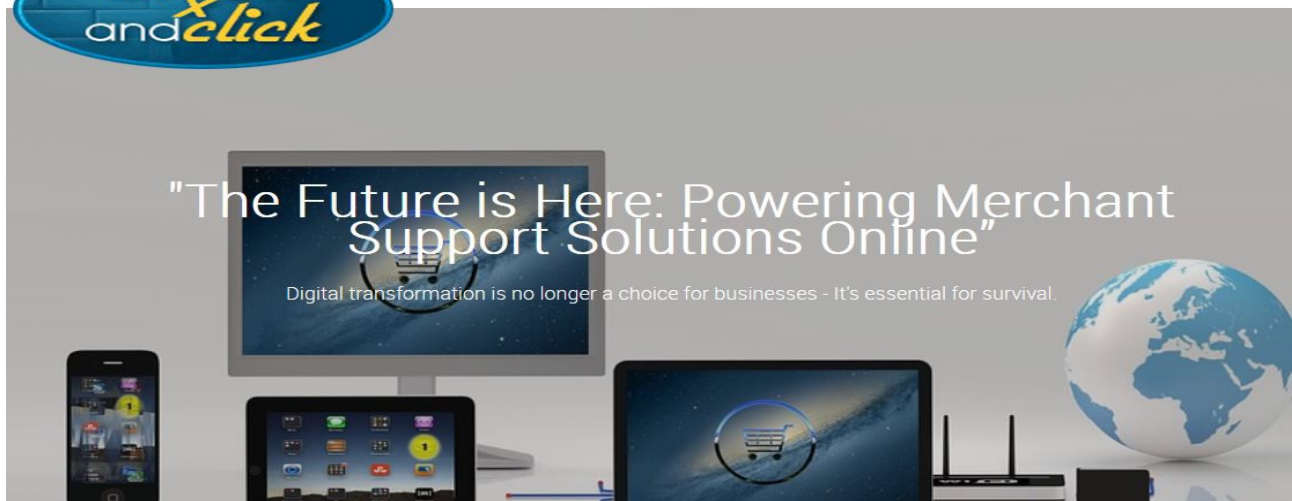
The registered trademark numbers are: UK: 00917939064 and EU:17939064. The USA trademark renewal registration and the new registrations in the retail/online payments trademark category in all three locations are required.

BnC Marketing: <http://www.brickandclick.co.uk/>

The BnC E Wallet sales will start in March 2023, incorporated into the BnC Ecommerce (eCadence) platform to online healthcare merchants operating in the UK/EU/USA markets. BnC will test operate the order/payment flow process with Cybertabs, its subsidiary online merchant company in the US, 1.1.23. The marketing function is contracted out by BnC to merchant services agents, paid by a % fee per transaction, including the Cybertabs group of companies, with marketing office locations in Australia, North America, United Kingdom and Africa. BnC supports the agents marketing function with dedicated merchant account managers, an internet blog site managed by inflo.Ai and an online customer service function, using live chat, a call free customer service number, live chat and e mail support. Agents websites are linked dynamically to the BnC Ecommerce platform



HOME PRODUCTS WHY US FEATURES CONTA



The BnC Team

David Ansah: (UK) Manager: Cybertabs UK: BnC (eCadence) platform/BnC E Wallet UK/Europe

Dean Hornbuckle: (SA/Aus): IT Director: BnC (eCadence) platform/BnC E Wallets/IT technical support.

Louis Hazen: (USA): Investor BnC E Wallet: Consultant to Cybertabs (USA) for BnC E Wallet merchants.

Greg Rogers: (USA): Manager: BnC E Wallet US online merchants/Candover USA Affiliates

Darroll Hornbuckle: (UK): Director: Global logistics of BnC (eCadence) platform /BnC E Wallet merchants

Alan Kay RPH: (USA): Partner: Manager Customer service: BnC (eCadence) platform/BnC merchants USA

eCadence: Technology partner, BnC Ecommerce platform, merchant technical support.

DEVtech Enterprises (USA/India): eCadence contracted developer

PSP: Technology partner, payment gateway provider, Fiat currencies to USDC tokens.

Electronic Verification Systems (EVS): Technology partner, customer card fraud prevention process.

Note: For confidentiality reasons, the identity of our contracted PSP is protected information.

BnC Company details

Registration Number: 13020825

Registered Address: Saggar House, Princes Drive, Worcester WR1 2PG

Operating address: 7 Smeeton Court, Sleaford NG34 8TT

Website: <http://brickandclick.co.uk/>

E mail: darroll@datagroupone.com

Tel: 07985 136158

Directors: Dean Hornbuckle (Aus/SA), Darroll Hornbuckle (UK)