



eCadence
**BALANCED
 SECURE SOFTWARE**
 Giving Your
 Online Business Life



Brick and Click International Ltd

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

Company Equity Structure

Brick and Click International Ltd (BnC), UK based, is an Ecommerce platform owned 34% by SA/Australia based, Dean Hornbuckle, selling 5% of his equity to R. Dobson-Abrahams and 66% by Darroll Hornbuckle, Australia/UK based, who is progressing the sale of 40% of his equity in the company, 10% to a US based BnC associate, Alan Kay, in exchange for 100% ownership of his US company, Cybertabs LLC and 30% to a merchant acquirer company, The structure of the equity and shareholder loan agreement with the merchant acquirer company will include the acquirer company purchase of the 30% equity in exchange for unrestricted access by BnC to the acquirer's high risk customer base. This will enable BnC to switch these customers from their current expensive merchant accounts to our Brick and Click E Wallet payment system whilst at the same time providing logistic support to the BnC merchant onboarding/administration process.

BnC Operational Focus

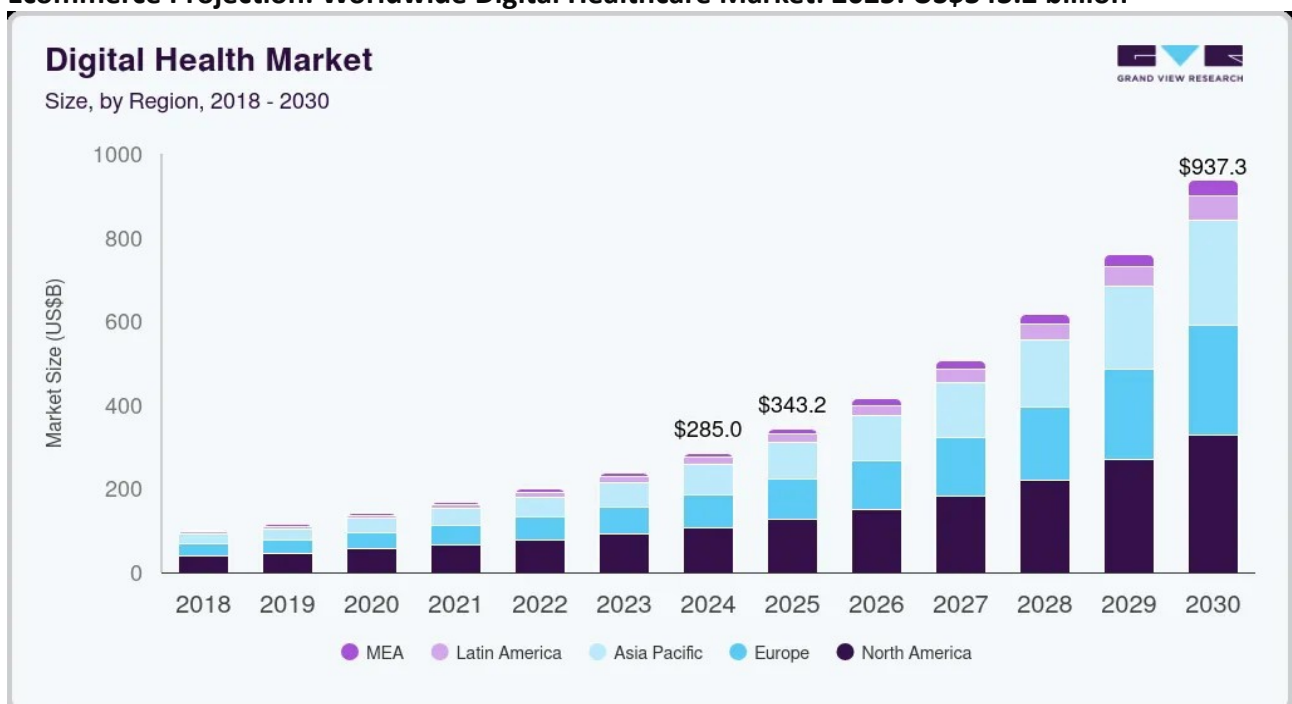
The BnC business is focused into operating:

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

The BnC white label branded E Wallet online customer payment solution platform, owner of the “Brick and Click” trademarks and the BnC E Wallet online payment system, Incorporated into the BnC platform and provided through our “Brick and Click” white label branded module provided by an online financial technology platform provider, which platform functions worldwide, with a few exception countries.

Telehealth Ecommerce Platform: By future JV partnering our eCadence online healthcare platform with an online video physician patient consulting platform offering a telehealth platform service to USA customers.

Ecommerce Projection: Worldwide Digital Healthcare Market: 2025: US\$343.2 billion



The Online Merchant Account Customer Payment Problem and Solution

The Problem

Merchant account acquirers, have for the past many years regarded online healthcare merchants as “high risk” due to the rules of Visa and MasterCard applicable to this merchant sector, their reasoning being that this sector has high risk of customer card fraud and chargebacks. Therefore merchant acquirers have either declined these merchants card processing facilities, or if a merchant account is provided, charged a high transaction fee of 10% or more, for customers of merchants paying with debit and credit cards. In addition, merchant acquirers normally require the merchant to provide a transaction rolling retention reserve account of 10% of monthly transaction value, held by the merchant acquirer for six months, rolling, ongoing, which severely impacts the merchants cash flow, as security for any transgression of the Visa/MasterCard rules, which incur a substantial penalty from Visa/MasterCard imposed upon the merchant acquirer by Visa/MasterCard.

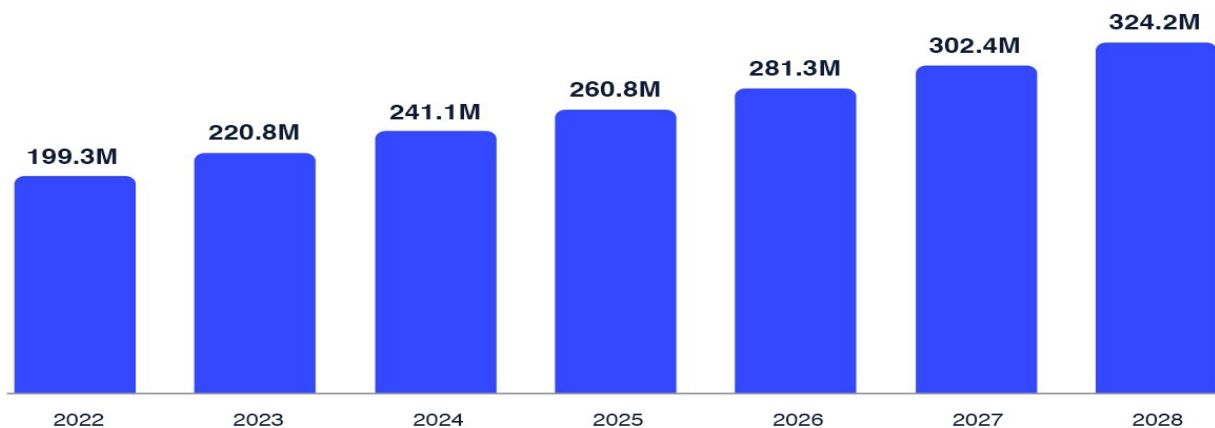
Ecommerce Chargeback and Card Fraud: Volume, Value, Trends: Statistics from Chargeflow

Global chargeback volume is predicted to reach 324 million transactions in 2028, a double-digit increase over the 2025 forecast of 261 million.

The value of global chargebacks is set to rise from \$33.79 billion in 2025 to \$41.69 billion in 2028, a 23% increase in just 3 years.

Global card-not-present (CNP) fraud losses are estimated to reach \$28.1 billion by 2026, a 40% increase from 2023.

GLOBAL CHARGEBACK VOLUME (2022-2028)



Global chargeback volume is expected to reach 324 million in 2028 overall, varying by region (Datos, 2025).

The Solution

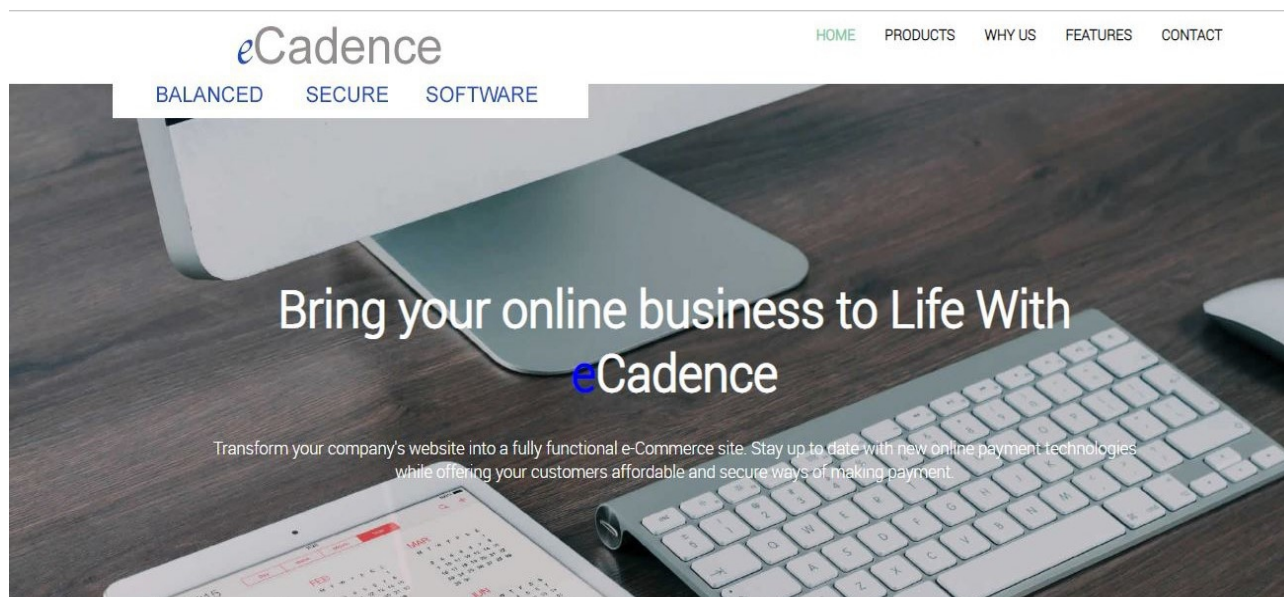
A digital wallet (E Wallet) online payment solution, for use by these underserved merchants. The process is a "closed loop" digital token, E Wallet process, provided by the BnC Ecommerce platform, as a customer online payment option, whereby a dedicated, single transaction, customer card or similar payment is transacted, from a fiat currency, into a secure digital stablecoin token, for a specific product or service. BnC provides an Ecommerce platform, with multiple operational modules, which includes the Brick and Click E Wallet payment system module, supported by an AI software architecture, ensuring a seamless, secure online customer healthcare product purchase. This structure eliminates almost all customer card fraud and chargebacks. In addition, our Brick and Click payment system has a much lower transaction fee and BnC does not require a rolling retention reserve as our system has eliminated 99% of the transaction risk.

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

We have combined two platform technologies to establish this digital E Wallet process, one platform being our own eCadence backend operating software platform and the other being a white label structure licenced from our financial technology platform partner as our “Brick and Click”, payment solution in the BnC Ecommerce platform, that provides an online customer payment solution to online merchants.

eCadence Platform

The eCadence software on our BnC platform, transforms a company's website into a fully functional online Ecommerce merchant with multiple operational modules and websites. Merchants can operate their online business with supported technology while offering their online customers a secure payment system. Dean Hornbuckle owns eCadence and he has licensed the use of the eCadence platform to BnC for four years.



Our Financial Technology Partner E Wallet Brick and Click Payment System Platform

The Brick and Click payment module on our financial technology partner platform converts the merchant's customer order and payment amount of Fiat currency (US\$/€/£) into a digital stable token amount at the stable token rate of US\$1.00 = Stable Coin 1.00, credited to the customer, held by BnC in their E Wallet on our financial technology partner platform. The digital currency E wallet options include holding either: Bitcoin, Ethereum, USDC or USDT. In addition, our merchants can hold a business account on our partners platform in USD, GBP, or EUR all with with local rails and Swift.

At the completion of the transactions, BnC either arranges to pay the merchant in their chosen digital token amount or converts the merchants token amount held in their E wallet to Fiat currency, then pays the merchants in US\$/€/£, less the BnC conversion fee, after three business days.

Bring digital currencies into your daily business: For modern businesses, digital currencies are no longer optional. Our platform integrates digital wallets directly into your business account, so you can hold, move and convert digital value in the same place as your traditional currency balances. Whether you're accepting payments in stablecoins, US\$/Euro/£ or paying suppliers with USDT, our platform makes it simple and safe. Our wallets are designed for business, with institutional grade security, multi-chain support and the flexibility to use digital assets as part of everyday operations.

Reducing Card Fraud and Chargeback Exposure: Where digital currency or wallet-based settlement is used, merchants can reduce reliance on repeated card processing for payment settlement. Once a transaction is completed and funds are credited to the digital wallet environment, settlement between parties can occur using digital assets or converted fiat balances rather than relying solely on card networks. This structure eliminates traditional chargeback risks compared with card-only payment models.



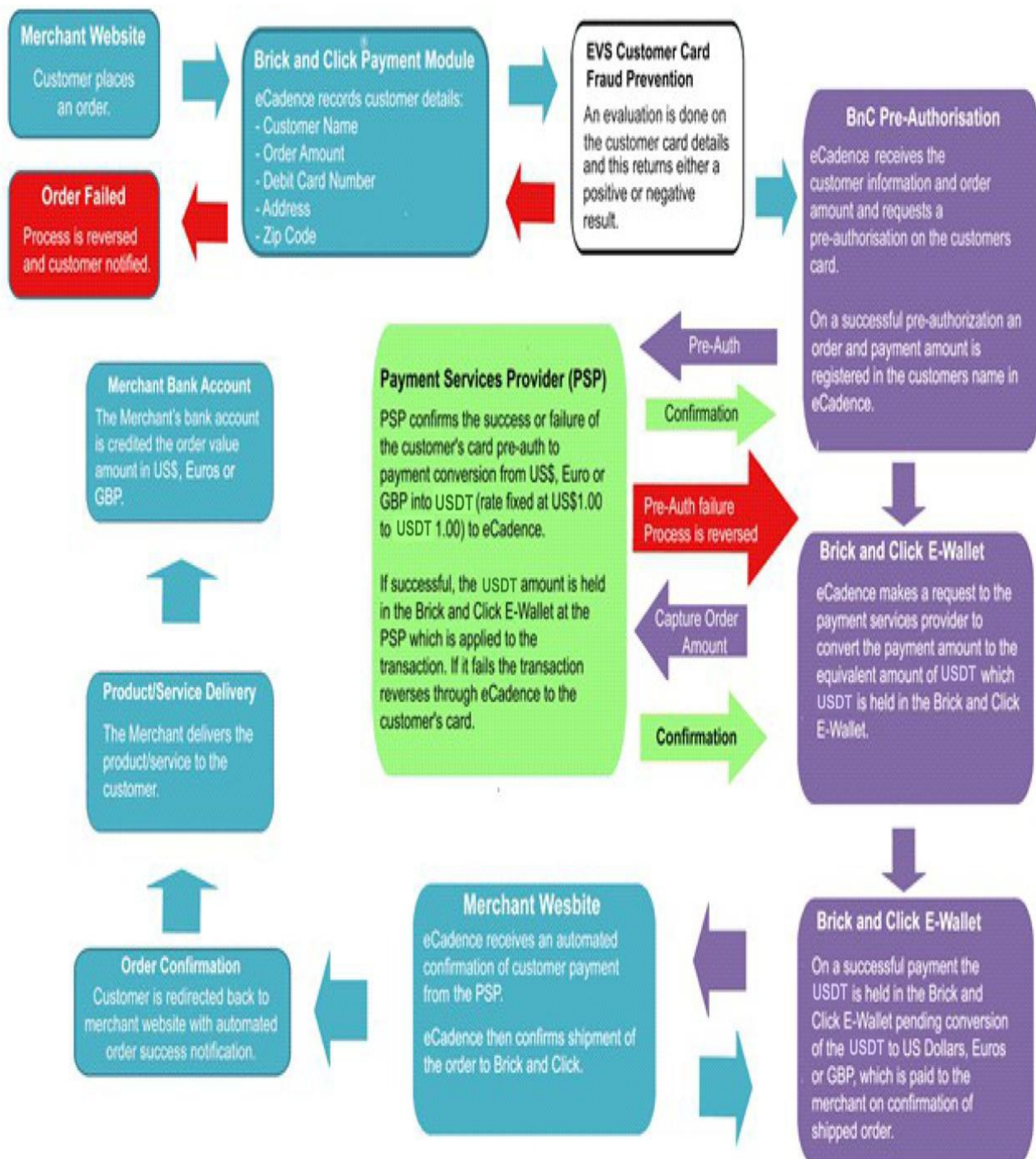
Brick and Click Payment Module Fee Structure

Fees: Our Brick and Click online payment module will be charged out to our online merchants at a fixed percentage fee per transaction amount, which fee will be deducted by our BnC platform software from the gross transaction amount prior to paying the balance into the merchants E Wallet held in a digital token of their choice on our platform. The transaction fees will be charged and credited to a minimum monthly platform usage fee amount of US\$1,000, paid upfront, whichever is the greater.

An additional transaction fee per transaction will be charged for the of our other operational modules.

Reserve retention account: There will be no retention amount held by us against the merchant's transactions as there is almost no card processing risk due to the structure of our Brick and Click process.

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



BnC Business Plan Overview

BnC E Wallet Online Customer Card Payment Solution

The BnC Ecommerce platform will provide our BnC Ecommerce operating modules and Brick and Click E Wallet online customer payment solution to online healthcare merchants worldwide (specified countries prohibited), working with our contracted financial technology platform partner.

Due to our twenty years online pharmaceutical marketing experience, our initial focus will primarily be on the online healthcare market in the USA and to a lesser degree other countries. In time we will market our Brick and Click payment system to all online merchants in all Ecommerce markets.

BnC Telehealth Platform

Our US based telehealth platform will provide online video physician/patient consultations to facilitate the shipping of non controlled prescription drugs to US based residents. This platform will operate from 2027, using a contracted US based televideo platform service in the US: <https://www.teladohealth.com/>

BnC E Wallet: 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 in progress.

BnC Marketing:

The merchant marketing and acquiring functions are performed directly by us and additional merchant marketing is contracted out by BnC to merchant reseller agents, paid by a % fee per transaction, including to our own companies, with marketing support office locations in Australia, USA, United Kingdom and Africa.

Operational Start

The BnC E Wallet sales to online healthcare merchants is projected to start in June 2026 after final in house testing of the payment system in May between our Australia based subsidiary, Brick and Click International Pty Ltd and our contracted financial technology platform partner for our BnC E Wallet payment process. This system will be incorporated into the BnC Ecommerce (eCadence) platform used by these online healthcare merchants operating in the UK/EU/USA and other world locations.

Brick and Click International Ltd: 100% owned Subsidiary companies:

Cybertabs LLC (USA): Manager: Alan Kay (USA)

Brick and Click International Pty Ltd (Australia): CEO: Dean Hornbuckle (Australia)

Brick and Click International Ltd: Company details

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Cell: +44 (0) 7985 136158

Director: Darroll Hornbuckle (Aus/UK)



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"The Future is Here: Powering Online Digital Payments"

Digital transformation is no longer a choice for businesses - It's essential for survival.