$POCK Litepaper

MBC-20 Hybrid Utility · BROK · Genius Wallet · Neoscore · Interstellar Bank

Version 1.2 — July 2026 (Founder-edit draft)

Author: Ronald Ingram · Neobanx Software, Inc. (Nevada)

Product: brok.neobanx.com · Trust: brok.neobanx.com/trust

Informational draft — not a prospectus · not investment, legal, or tax advice.
Sample convertible note terms are negotiable and are not covenants of this document.

Contents

Part A — Vision · IP · BROK · Neoscore · Interstellar Bank

Vision · IP Portfolio · BROK Stack · Neoscore · Interstellar Bank

Field	Detail
Version	1.2 — July 2026 (founder-edit draft)
Document	Part A of two · see **Part B** for tokenomics, treasury, capital, roadmap, M2M, risks
Author	Ronald Ingram · Neobanx Software, Inc. (Nevada)
Product	https://brok.neobanx.com
Trust	https://brok.neobanx.com/trust
Corporate	https://neobanx.com
Status	Informational · **not a prospectus** · **not investment, legal, or tax advice**

A0. Purpose for investors & partners

Part A answers: *What is Neobanx building, what IP protects it, and why does the architecture stay open?*

Audience need	Where addressed
Live product today	§A3 BROK / Genius Wallet
Neoscore (issued + provisional differentiation)	§A4
Interstellar Bank (provisional patent)	§A5
Complementary initiatives without “box-in”	§A6 Open architecture
Token, treasury, STELLAR notes, use of funds, roadmap	**Part B**

This litepaper is **deliberately non-exhaustive**. It describes a **platform and IP thesis**, not a closed catalog of products. Neobanx may launch, license, partner on, or discontinue initiatives as markets, regulation, and capital allow — without requiring that every future line item appear in an earlier version of this document.

A1. Executive thesis

Neobanx Software, Inc. (Nevada C-Corp) is building **sovereign agentic finance and biohacking infrastructure**: software and IP that let humans and machines transact, score trust, originate risk-aware credit relationships, and operate **Zero Person Enterprises (ZPEs)** with **FTEP** (Full-Time Equivalent Person) leverage — not legacy headcount.

Layer	Role
BROK	Always-on AI proxy / “rebel banker” console (live product)
Genius Wallet + $POCK	Hybrid-custody pocket + utility settlement / metering fuel
Neoscore / CS2 + SITVS	Patented + provisional identity, trust, malign/benign discrimination, credit risk
IEM	Explainable multi-factor decision / loan-origination intelligence
Interstellar Bank (IP)	Provisional patent for borderless self-sovereign “Star Bank” architecture
KIRON path	Bio-Age / healthspan beachhead into longer biohacking stack
Open initiatives	New complementary products, licenses, SPVs, jurisdictions, and partnerships

One-line positioning: *BROK is the console. Genius Wallet is the pocket. $POCK is the fuel. Neoscore is trust. Interstellar Bank is the long-horizon banking architecture. FTEP / ZPE is how work scales in the singularity economy.*

Important: Neobanx is a **technology and IP company**, not a chartered deposit-taking bank. Where banking occurs, it is via **partner tether institutions**, user self-custody, and future licensed structures — consistent with the Interstellar Bank provisional framing.

A2. The problem investors should underwrite

Structural gap	Consequence
Fragmented credit & identity	Users don’t own trust; bureaus extract; agents have no first-class identity
No reliable malign vs benign filter at machine speed	Fraud, synthetic identity, and hostile agents scale faster than human ops
Agentic AI without wallet + metering	Chatbots without settlement cannot be economic actors
Terrestrial banking silos	Cross-border, privacy-first, crypto-native banking hits regulatory walls
Biohacking siloed from capital	Longevity tools disconnected from payments and daily financial life
Meme-only crypto	Virality without service sinks and IP rails

Neobanx’s answer is an **integrated stack + patent portfolio**, not a single app feature.

A3. Live product core — BROK ecosystem (today)

Public surface: https://brok.neobanx.com · Public launch narrative ~July 24, 2026 · Prelaunch MVP live now.

A3.1 BROK — Rebel Banker Futurist

Always-available intelligence layer for capital, strategy, and self-sovereignty — structured, explainable, grounded in founder-grade **Kiron Canon** memory.

Live capability	Notes
Chat + optional voice / live avatar	Metered while speaking; static mode free
Genius Wallet + $POCK	Buy, gift, family pockets, reserved ledger, on-chain path
Bio-Age	Levine PhenoAge + BROK-adjusted views
Ingram Inneagram	Mission, culture, self-knowledge
IEM-informed framing	Decision / risk structure (expanding)
Trust center	Policy transparency for wallet & digital-asset treatment

FTEP: design target of **~100 FTEP** leverage for a solo operator (narrative / product goal — not an SLA).

Staged (not claimed live): multi-account reconcile, CRM-as-ZPE, full Neoscore consumer pulls, agent API, x402 checkout, org culture OS, broader Interstellar-facing rails.

A3.2 Genius Wallet — hybrid custody

- Card / Apple Pay / Google Pay → **reserved $POCK** on Stripe confirmation.
- USD display may move with market quotes; user holds **$POCK**, not a dollar deposit.
- Path to **self-custody** (Solana SPL) and cold storage for “$POCK Stars.”
- **Not a bank account · not FDIC-insured.** See Trust FAQ and Part B disclaimers.

A3.3 $POCK — utility fuel (summary)

MBC-20 hybrid: human distribution layer + agent settlement layer. **Pay-for-service** metering across BROK and future Neoscore/API pulls. Full tokenomics, buyback *policy*, and treasury uses → **Part B**.

A4. Neoscore — issued patent + provisional differentiation layer

Investors routinely ask how Neobanx scores **credit risk**, **verifies identity**, and separates **malign vs benign** actors — including **machines**.

A4.1 Issued foundation — cyber-secure credit / inquiry rail

Neoscore / CS2 (CyberSecure Credit Score) builds on Neobanx's **issued U.S. patent** covering cyber-secure alternative credit scoring and related identity/financial framework (IFF) concepts, including:

- **U.S. Patent 8,560,436** (and related family / practice as used in investor materials)

Core commercial intent of the issued layer:

Function	Description
Score credit risk	Alternative / cyber-aware risk signals beyond legacy bureau monoculture
Verify identity context	Secure inquiry and entity context for credit-adjacent decisions
Monetize inquiries	Model list economics e.g. **~$0.35 per inquiry** (CS2 pulls) — subject to contracts and compliance
Human + evolving agent use	Path to score and gate both people and autonomous systems

Status for product: **roadmap surfacing over the next few months** (partner LOIs, FI/aggregator path, BROK-integrated experiences) — **not** claimed as a fully live mass-market bureau replacement today.

A4.2 Provisional layer — Secure Identity & Trust Verification (SITVS)

Cross-referenced in the Interstellar Bank provisional (and filed as a prior provisional, Attorney Docket **P001 (124684.0004)** — **May 15, 2025** title as filed):

Secure Identity and Trust Verification System with Real-Time Trust Scoring and Distributed Ledger Integration

Design goals of the provisional SITVS layer (as filed / incorporated):

Capability	Investor-facing meaning
Real-time trust scoring	Dynamic score construction, e.g. formulation family $s(A) = b(n) + s(B_1) + \cdots + s(B_n)$ as described in the provisional materials
Differentiate malign vs benign	Threat detection / anomaly paths (including neural-network-assisted detection in the filing narrative) so systems can **down-rank hostile humans and hostile machines** while allowing legitimate actors to transact
Humans and machines	First-class treatment of **AI agents as economic entities** that also require identity, trust, and risk scores
DLT backend	Immutable audit trails; wallet-address-centric identification patterns
Multi-modal authentication	Biometric and multi-factor patterns as described in the provisional (implementation staged)
PKI / post-quantum path	Security posture extended in Interstellar provisional with PQC algorithms

How investors should read "issued + provisional":

Instrument	Role
Issued patent (e.g. 8,560,436)	Defensible, granted claim set around cyber-secure scoring / inquiry economics — **commercialization and licensing story today**
SITVS provisional	Broader **trust, malign/benign discrimination, agent identity, real-time scoring + DLT** — **priority date / follow-on prosecution optionality**
Product (Neoscore brand)	Market name for the stack that may implement issued claims first and provisional concepts as they mature into non-provisionals / grants

Provisional applications do not themselves grant enforceable patent rights until converted and issued. Language here is descriptive of filings, not a legal opinion on claim scope.

A4.3 Neoscore in the agentic economy

```
Human or Agent
      ■
      ▼
 Identity / wallet / biometric signals (as product allows)
      ■
      ▼
 ■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■
 ■  Neoscore + SITVS scoring    ■
 ■  · credit risk               ■
 ■  · identity / trust          ■
 ■  · malign vs benign filter   ■
 ■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■
               ■
               ▼
     BROK / IEM / Interstellar loan rails
               ■
               ▼
     Settlement in $POCK (and/or fiat via tethers)
```

Differentiation thesis: Most AI identity talk is KYC theater or social graphs. Neoscore's investor story is **patented cyber-secure scoring roots** plus **provisional trust scoring that treats machines as first-class scored entities** — enabling credit, access control, and M2M commerce with a **benign-preference filter**.

A4.4 Near-term Neoscore milestones (honest staging)

Horizon	Intent
Next few months	First partner- or BROK-visible Neoscore / CS2 experiences; inquiry economics pilots
Parallel	Compliance (FCRA/FACTA posture for credit-marketing features), FI/aggregator LOI path
Later	Agent-native scoring APIs; deeper SITVS features as prosecution and product allow

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A5. Interstellar Bank — provisional patent (long-horizon architecture)

A5.1 What investors are buying optionality on

Title (provisional USPTO filing): Interstellar Banking System and Method for Borderless Self-Sovereign Crypto Banking Utilizing Maritime Law Analogies, Artificial Intelligence, Ingram Evaluation Matrix for Loan Origination, Post-Quantum Cryptographic Security, and Distributed Ledger Integration

Field	Detail
Inventor	Ronald Newton Ingram
Type	**U.S. provisional patent application**
Cross-reference	Incorporates prior **SITVS** provisional (May 15, 2025) in full
Technology provider	**Neobanx Software, Inc.** — software, certification, training, Neoscore risk tools, integration modules — **does not act as a chartered bank** in the provisional's corporate role description

A5.2 Problem the provisional attacks

Terrestrial banking is fragmented by national law, legacy rails, and regulatory barriers that blocked earlier P2P lending modules. The provisional conceptualizes a platform that can operate under **space / maritime-law analogies** ("Star Banks"), with **tether partner banks** for local fiat bridges — aiming at self-sovereign crypto banking without forcing Neobanx itself to become every jurisdiction's bank.

A5.3 System summary (as filed)

Pillar	Description
Star Banks	Each account holder (“Star”) operates a self-sovereign “Star Bank” — originate/request loans, negotiate terms, participate in system features under light platform oversight
Tether partners	One or more approved **tether banks per jurisdiction** for Visa/Mastercard/ACH/SEPA-class bridging; partners hold local compliance
Crypto-native ops	Public chains (e.g. Ethereum, Solana, Bitcoin, others); wallet-based identification; stablecoins as fiat links
IEM + AI loan origination	Risk-based pricing, approval, scheduling, insurance recommendations, collections — driven by **IEM** + AI
SITVS trust integration	Real-time trust score, biometrics/network signals, on-chain history, fraud anomaly paths
Post-quantum crypto	PQC signatures / KEM (e.g. Dilithium, Kyber class) as future-proofing
Privacy defaults	Strict privacy; identification patterns emphasizing wallet addresses; open **insurance marketplace** rather than government deposit insurance
Contracts	Simple English under maritime-law principles (controlling language English)

A5.4 IEM inside Interstellar loan rails

The provisional integrates **IEM** with SITVS trust scores and market signals to produce multi-dimensional risk for dynamic pricing — the same decision-intelligence family BROK exposes in consumer form today, extended toward **self-sovereign lending at global scale**.

A5.5 What Interstellar Bank is *not* (for diligence)

Clarification	Why it matters
Not “we are a space bank chartered tomorrow”	Provisional describes **architecture and methods**; commercialization is multi-year and jurisdiction-dependent
Not a promise of 0–99% APR products live	Rate ranges in filings are **system design space**, not current consumer offers
Not a substitute for partner bank licenses	Tether model explicitly pushes local charter compliance to partners
Not the only use of capital	IP prosecution, pilots, and related SPVs are **optional paths** within a flexible treasury (Part B)

A5.6 Commercialization path (illustrative, non-binding)

```
Today          Near term            Medium              Long
■■■■■           ■■■■■■■■■             ■■■■■■               ■■■■
BROK live      Neoscore surface     Tether pilots       Star Bank network
$POCK meter    x402 / agent API     IEM lending tools   SPV / jurisdictional
SITVS + Interstellar provisionals   → non-provisional prosecution as advised
```

Model / deck long-dated lines (e.g. Interstellar Bank / ZPE SPV license fees, homeownership-adjacent flows Y4+) are **optional upside**, not core seed underwriting alone.

A6. Open architecture — complementary initiatives (anti-box-in)

This litepaper **must not box** Neobanx into a single product SKU, single chain, single jurisdiction, or single use of capital.

A6.1 Platform, not a closed catalog

Neobanx may pursue **any complementary initiative** that advances sovereign agentic finance, trust, biohacking infrastructure, or related IP, including without limitation:

- New BROK verticals, languages, and enterprise packs
- Additional scoring, compliance, or insurance marketplace modules
- Licensing of Neoscore, IEM, SITVS, Interstellar methods, or software
- SPVs, joint ventures, tether-bank programs, special economic / banking zones (e.g. VBZ advocacy)
- Hardware, cold-storage, or custody partnerships
- Research (quantum, longevity, decision science) that feeds product
- M&A, talent, and ecosystem grants
- **Initiatives not yet named in this document**

Absence of a project from this litepaper is not a restriction on pursuing it.

A6.2 Use of funds & treasury — pointer

Part B states explicitly that:

- Capital and treasury may fund **legal, marketing, operations, R&D**, product, compliance, working capital, and **other legitimate corporate purposes**;
- Allocations are **illustrative, not covenants** of this litepaper;
- **Treasury assets (including $POCK and other holdings) may be used as collateral for convertible notes** — see Part B and the **sample** STELLAR / `Neobanx Convertible Note-x.pdf` form (**discussion draft only; subject to negotiation; not a litepaper covenant**);
- Buybacks, if any, are **policy**, not guarantees.

A6.3 IP portfolio posture (summary table)

Asset	Status (plain language)	Investor relevance
Neoscore / CS2 cyber-secure scoring	**Issued patent** (e.g. US 8,560,436)	Licensing, inquiry revenue, defensible core
SITVS real-time trust / malign–benign / human+machine	**Provisional** (May 15, 2025 family)	Differentiation & prosecution optionality
Interstellar Banking System & Method	**Provisional**	Long-horizon banking architecture / SPV story
IEM / BROK / related filings	Founder IP / provisional & practice portfolio	Product differentiation
Other provisionals / trademarks / trade secrets	Evolving	Room for new complementary claims

Exact claim charts and docket strategy remain with counsel; this section is **business description only**.

A7. Ecosystem diagram (investor one-slide)

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■                 NEOBANX SOFTWARE, INC. (Nevada)                  ■
■         Technology · IP · Agentic finance infrastructure         ■
■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■
■  BROK (live)    ■ Genius Wallet    ■ KIRON / Bio-Age (live path)   ■
■  AI proxy       ■ $POCK hybrid     ■ Healthspan tools              ■
■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■
■  Neoscore: ISSUED patent scoring + PROVISIONAL SITVS trust layer ■
■  · credit risk · identity · malign vs benign · humans & machines ■
■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■
■  Interstellar Bank PROVISIONAL — Star Banks · tethers · IEM loans■
■  · PQC · DLT · maritime/space-law architectural framing          ■
■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■
■  $POCK utility settlement · open complementary initiatives       ■
■  ZPE / FTEP operating model · partner tethers · future SPVs      ■
■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■■
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A8. Part A close

Part A establishes **what** Neobanx is and **which IP** underpins the investor story — especially **Neoscore (issued + provisional)** and **Interstellar Bank (provisional)**.

**

- $POCK tokenomics and utility sinks
- Treasury policy, **20% buyback policy (non-binding)**, and **possible** $POCK collateral under a **sample / negotiable** STELLAR convertible note form
- **Flexible use of funds** (legal, marketing, operations, R&D, etc.)
- Business model / pricing layers
- Detailed roadmap (including x402, Neoscore surfacing)
- M2M annex for agents
- Full risk disclosure

Part B — Tokenomics · Treasury · Capital · Roadmap · Risks

Tokenomics · Treasury · STELLAR Notes · Use of Funds · Economics · Roadmap · M2M · Risks

Field	Detail
Version	1.2 — July 2026 (founder-edit draft)
Document	Part B of two · see **Part A** for vision, Neoscore, Interstellar Bank, open IP
Author	Ronald Ingram · Neobanx Software, Inc. (Nevada)
Product	https://brok.neobanx.com
Trust	https://brok.neobanx.com/trust
Status	Informational · **not a prospectus** · **not investment, legal, or tax advice**

B0. How to read Part B

Part B covers **economic and capital mechanics** investors diligence:

1. How **$POCK** is used (utility sinks)
2. How **treasury** may be managed — including **collateral for convertible notes**
3. How **capital may be spent** without artificial box-in
4. How **revenue** is modeled (illustrative)
5. **Roadmap** including x402 and Neoscore timing
6. **M2M** agent annex
7. **Risks**

Nothing in this litepaper is a covenant that restricts the board/management from lawful corporate action. Sample financing forms (including the **STELLAR / Neobanx Convertible Note** PDF) are **discussion drafts only** — subject to negotiation and change. Only **executed** contracts bind the company and a counterparty.

B1. $POCK — utility model (settlement & metering)

B1.1 What $POCK is

$POCK is designed as an **MBC-20 hybrid utility digital asset**: human-accessible distribution heritage plus **agent-readable prepaid settlement** for Neobanx services.

It is	It is not
Prepaid **service credit / utility access** for BROK and related services	A bank deposit
Metering fuel (calcs, agent turns, voice/avatar, future API/Neoscore pulls)	FDIC-insured cash
A possible treasury asset of the company	A promise of profit, yield, or price appreciation
Compatible with hybrid custody (Genius Wallet) and self-custody	“SEC/CFTC approved” (policy alignment ≠ endorsement)

Open-market trading may exist; **Neobanx product design prioritizes consumption for services.**

B1.2 How humans use $POCK

1. Acquire via **Genius Wallet** (card / Apple Pay / Google Pay → reserved balance on Stripe confirmation) and/or on-chain venues.
2. Optionally subscribe (monthly included pools).
3. **Consume** for Bio-Age, chat, metered media, and future Neoscore/API.
4. Optionally **move reserved** → **on-chain** self-custody.
5. Family **sub-wallets** and gifts under parent control.

Checkout may **lock a market-derived quote** (feed can lag ~minutes). ACH may delay credit until paid. See Trust FAQ.

B1.3 Illustrative metering (subject to in-app rates)

Action	Typical debit
Base agent turn	~2 $POCK
Voice block (while speaking)	+~3–4 $POCK / block
Live avatar block (while lip-syncing)	+~8–10 $POCK / block
Bio-Age calculation	~1 $POCK (or sub pool)
Advanced routing / deep IEM	Surcharge on base
Future Neoscore / API pull	Priced per product schedule (USD list, $POCK settlement path)

Static avatar / idle: **$0**. Subscriptions debit **included pools first**.

B1.4 Institutions & agents (staged)

Registered agents / enterprise seats (roadmap): acquire $POCK, auto-replenish prepaid balances, settle **USD-priced** services in $POCK, reconcile multi-seat usage. No yield promise if purchasing power changes.

B1.5 Token supply heritage (high level)

Item	As previously published (v1.1 lineage)
Max supply	**1,000,000,000** $POCK (fixed)
Launch heritage	Fair-launch style path (e.g. pump.fun → liquidity migration)
Circulating at launch (historical description)	~88% class
Founder / institutional treasury (historical description)	~12% class — R&D, infrastructure, ecosystem
Drip / volume-linked release rules	As published on-chain / prior litepapers where applicable

Exact wallet addresses, locks, and on-chain state control over marketing summaries. Verify on-chain; Genius Wallet **reserved** balances are ledger-authoritative for in-app credit.

B2. Treasury policy — buybacks, operations, and collateral for notes

B2.1 Multi-purpose treasury (deliberately open)

Company and/or designated wallets may hold **$POCK, stablecoins, fiat, and other assets** for legitimate corporate purposes, including without limitation:

Purpose	Examples
Product & R&D	BROK, Neoscore, IEM, Interstellar-related software, infra, models
Legal & compliance	Counsel, patents/prosecution, securities, credit-marketing (FCRA/FACTA), privacy
Marketing & distribution	PR, social, creators, partnerships, events
Operations	Cloud, vendors (LLM/voice/avatar), support, payroll/contractors, insurance
Working capital	Runway, receivables timing, contingency
Ecosystem & promos	Trial credits, included sub pools, OG programs — preferably from **existing** corp holdings (model: promo = COGS, not inflationary mint)
Buybacks	Optional open-market or structured repurchases under policy
Collateral	**Securing convertible notes and other financings** (see §B2.3)
Partnerships / M&A / SPVs	Tether programs, licenses, Interstellar-related vehicles

Purpose	Examples
Other lawful purposes	Including **complementary initiatives not named in this litepaper**

This list is illustrative, not exclusive. Management and the board retain flexibility to reallocate among these uses as conditions change.

B2.2 Revenue buyback *policy* (non-binding)

Jul 2026 financial model assumes a **~20% of net revenue buyback reserve** as a **treasury policy intent** to support long-term utility alignment.

What that means	What that does not mean
Internal planning may earmark a portion of net revenue for buybacks	Guaranteed buybacks on a schedule
Buybacks, if executed, may use market or structured methods	Price floor, peg, or return to holders
Policy can be amended	Fiduciary duty to maximize token price for speculators

Buyback policy ≠ investment contract promise. Subject to cash needs, debt covenants, legal constraints, and board discretion.

B2.3 Treasury as collateral — STELLAR convertible notes (sample form only)

Investors should understand that **treasury assets — including $POCK and other holdings — may be pledged, reserved, or otherwise used as collateral** in connection with company financings. That possibility is part of the open treasury design; **it is not a promise that any particular note will be issued on any particular terms.**

Sample instrument (illustrative — not a covenant)

Item	Detail
Sample file	`Neobanx Convertible Note-x.pdf` (working sample distributed for discussion; local path example: `/Users/kiki/Downloads/Neobanx Convertible Note-x.pdf`)
Marketing name	**STELLAR NOTE** — *Secured Treasury Enhanced Liquid Loan for Asset-backed Revenue*
Sample caption	Genius Token Secured Convertible Debt Instrument · over-collateralized $POCK digital-asset convertible note
Legal status of the PDF	**Sample / discussion draft only.** Terms are **subject to negotiation, revision, counsel review, and mutual execution.** The litepaper does **not** adopt the sample as a covenant, offer, or commitment.
What actually binds parties	Only a **fully negotiated, signed** Note, Note Purchase Agreement, Pledge/Security Agreement, and any related private placement materials in effect on the closing date

Nothing in this litepaper incorporates the sample by reference as binding terms. If the sample, this litepaper, the pitch deck, and an executed agreement ever differ, **the executed agreement controls.** The company may use different structures, different collateral packages, unsecured instruments, equity, or no raise at all.

Illustrative economics *as shown in the sample* (may change)

The following is a plain-language summary of the ***sample*** *PDF for diligence orientation only — not an offer and not final terms.*

Sample topic	Sample language (subject to change)
Principal	Customizable (sample suggests minimum ~$50,000 recommended)
Interest	e.g. **10%** per annum simple, paid at maturity or conversion

Sample topic	Sample language (subject to change)
Collateral	e.g. **$POCK** pledged; sample describes **over-collateralization** vs principal + interest through maturity
Valuation of collateral	e.g. 30-day Dexscreener average × quantity, then **discounted** (sample: **10%**)
Maintenance	e.g. periodic top-up; first-priority UCC security interest (sample: Nevada law)
Conversion	Sample: **automatic only** on qualified IPO (sample threshold e.g. ≥ **$50M** gross proceeds) into **non-voting** preferred at a **discount to IPO price** (sample band e.g. **10–15%** / 85–90% of IPO price)
Maturity	e.g. **3 years**
Prepay	Sample allows company prepay without penalty
Use of proceeds (sample)	**General corporate purposes** (platform, Neoscore, $POCK ecosystem, etc.) — consistent with §B3 open use of funds
Investor status	Sample assumes accredited/sophisticated investors; Reg D-style private placement framing
Future perfection	Sample contemplates optional on-chain / UCC Article 12-style smart-contract perfection with consent

Any of the above may be negotiated away, narrowed, or replaced before closing. Do not underwrite the company on sample percentages, IPO thresholds, or collateral formulas unless and until they appear in **your** executed documents.

Litepaper principles

1. **Utility and financing coexist:** Using treasury (including $POCK) as **possible collateral for growth capital** is an intentional design option — not a contradiction of utility metering.
2. **Sample ≠ covenant:** The litepaper, deck, and sample note **do not covenant** that treasury will always be pledged, that STELLAR will be the only instrument, or that sample economics are fixed.
3. **No solicitation here:** This section is descriptive. It is **not** an offer to sell securities. Offers, if any, are made only via compliant private placement process and executed agreements.

B2.4 Corporate $POCK distribution (model honesty)

Included subscription pools, trials, and similar credits are modeled as **corporate distribution COGS** funded from corp float — **recycling existing holdings** rather than minting new supply for promos (model design). Book treatment and on-chain movement may differ by program; accounting follows company books and counsel.

B3. Use of funds — flexible allocation (anti-box-in)

B3.1 Seed / growth capital (illustrative only)

Investor deck (Jul 2026) has used **illustrative** splits such as:

Bucket	Example % (deck-class, non-binding)	Includes
Product & engineering	~40%	BROK, wallet, Neoscore surface, APIs, Interstellar-related software
Go-to-market	~25%	Marketing, PR, distribution, partnerships
Compliance & legal	~20%	Securities, fintech, credit compliance, IP prosecution
Working capital	~15%	Operations, runway, contingency

These percentages are planning examples, not litepaper covenants. Actual spend may differ materially.

B3.2 Explicit openness clause

Proceeds of financings, operating revenue, and treasury assets may be applied to any combination of:

- Legal (corporate, securities, IP, regulatory, disputes)
- Marketing and communications (including press distribution)
- Operations and customer support
- Research & development
- Infrastructure and third-party AI/media costs
- Hiring and contractors
- Debt service and **collateral maintenance** under any **executed** notes (STELLAR sample or otherwise) or other instruments
- Strategic investments, licenses, and complementary new initiatives
- Buybacks **if and when** policy and cash allow
- Any other purpose the company reasonably determines advances its business

Investors should not underwrite Neobanx as a single-product, single-spend story. The company is building a **platform + IP portfolio** (Part A) with **flexible capital deployment** (Part B).

B3.3 Complementary initiatives

Without updating this litepaper, Neobanx may:

- Launch new SKUs, chains, or custody modes
- License Neoscore / IEM / Interstellar-related technology
- Form SPVs (including long-dated Interstellar / ZPE vehicles)
- Enter tether-bank or zone programs (e.g. VBZ advocacy contexts)
- Pause or kill experiments that fail unit economics

Absence from prior versions of this document is **not** a restriction.

B4. Business model & pricing layers

Aligned with Ecosystem Financial Model v2.0 and Premium Pitch Deck (Jul 2026). ***Projections are models, not guarantees.***

B4.1 Revenue lines (illustrative)

Line	Role
Unified BROK subscriptions	Core SaaS
CS2 / Neoscore inquiries	Patented pull economics
BROK merchant txn + AI surcharge	e.g. ~1% + AI surcharge on advanced usage (model)
$POCK ecosystem / platform fees	Settlement & platform SKUs
Stripe $POCK top-ups	Retail utility credit
IEM / Enterprise / KIRON / SPV	Secondary & long-dated

Model scale (Base, illustrative): Y1 gross revenue order-of-magnitude **~$59M**; Y3 **~$684M** in long-range tab — treat as **upside model**. More conservative operating conversation used internally: **~$8–15M ARR within ~18 months**. Seed materials (e.g. **$1.5M** target) are private placement context only — **this litepaper does not solicit investment.**

B4.2 Pricing — two truthful layers

A. Live prelaunch MVP (consumer site, Jul 2026)

Tier	Price	Included pool (product)
Essential	**$9/mo** (anchor $29)	~30 $POCK/mo

Tier	Price	Included pool (product)
Pro	**$49/mo** (anchor $79)	~120 $POCK/mo

B. Premium-first list (investor model)

SKU	List
Unified Essential	**$99/mo**
Unified Premium	**$149/mo**
CS2 inquiry	**~$0.35**/pull
$POCK retail anchor	**~$0.20**/POCK (model packs)
Executive / platform / enterprise	Higher SKUs & ACV (roadmap/GTM)

Blended list ARPU (model): ~**$1,404/yr**. Effective Y1 ARPU may be ~**90% of list** via promos. Gross margin targets: high-70s to mid-80s% after corp $POCK COGS (model).

Always label **live** vs **list/model** in external materials.

B4.3 Unit economics themes (model)

- Premium-first: anchor high, earn down with promos — avoid unlimited media subsidy.
- LTV:CAC targets in deck-class materials (e.g. ~6.5:1+ planning).
- Control plane: orchestration + ledger; metered third-party voice/avatar.
- Long-dated Interstellar / SPV economics are **optionality**, not sole underwriting.

B5. Detailed roadmap

Targets only. Features may slip, narrow, or not ship.

Phase 0 — Live now (pre–public launch window)

Workstream	Status
BROK web (chat, avatar path)	Live
Genius Wallet + Stripe $POCK	Live
Hybrid custody path	Live / expanding
Bio-Age, Inneagram	Live
Trust center	Live
Prelaunch Essential $9 / Pro $49	Live
Neoscore mass consumer	**Not** fully live
x402 checkout	Coming soon (UI / staged)

Phase 1 — Launch window (~Jul–Aug 2026)

Milestone	Intent
Public launch narrative	~**July 24, 2026**
Wallet multi-device / PIN reliability	Support reduction
Pricing communication	Prelaunch → list path clarity
Litepaper v1.2 final PDF	Site + investor pack
GTM / PR	National wire-class distribution as chosen

Phase 2 — Next few months (~Q3 2026)

Milestone	Intent
Neoscore / CS2 surface	First visible inquiry/score experiences; FI/aggregator LOI path
x402	Pay-per-request agent flows for select endpoints
Agent / developer API v0	Keys, limits, $POCK gates
IEM API expansion	More verticals, prepaid access
Multi-account reconcile v1	Assisted multi-entity picture
Enterprise pilot kit	Seats, logs, export
Compliance hardening	SOC2 path; credit-marketing posture
IP prosecution	Convert / advance provisionals as counsel advises (SITVS, Interstellar, others)

Phase 3 — Q4 2026

Milestone	Intent
Controlled agentic credit experiments	Neoscore + IEM patterns
BROK merchant pilots	Fee + AI surcharge in production
Org culture OS (alpha)	Inneagram + FTEP dashboards
Multi-language	Priority locales
Optional media cost path	Self-host vs SaaS margin trade

Phase 4 — 2027+

Milestone	Intent
Broader ZPE stack	Ops, billing, multi-channel empire tools
Interstellar-facing commercialization	Tether pilots, Star Bank features **as law and partners allow**
Framework / SPV optionality	License economics (model Y4+ class)
Jurisdictional advocacy	e.g. VBZ — **policy**, not product guarantee
PQC posture	Ongoing; avoid “Q-day complete” overclaim

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2026 mid          2026 Q3              2026 Q4              2027+
■■■■■■■■            ■■■■■■■                ■■■■■■                ■■■■■
BROK + Wallet     Neoscore surface     Merchant pilots      ZPE / tethers
Prelaunch→launch   x402 + Agent API     Credit exp.          Interstellar path
                  IP prosecution       Org OS               SPV optionality
```

B6. Annex — To the Machines (M2M)

$POCK as machine-native settlement fuel. Extended from v1.1.

Operational parameters for agents

1. **Acquisition** — DEX aggregators, integrated liquidity, or institutional prepaid rails when issued.
2. **x402 (rolling out next few months)** — Prefer x402-compatible pay-per-request for BROK / Neoscore / IEM endpoints; settle in $POCK with prepaid ledger or on-chain confirmation.
3. **BROK control plane** — Operate under human-authorized limits, audit logs, and org policies.
4. **IEM-gated intelligence** — Settlement unlocks explainable evaluation vectors as exposed.
5. **Neoscore / SITVS (staged)** — Pull identity, trust, credit-risk, and **malign vs benign** signals under documented pricing; cache only as policy allows.

6. **Never request seed phrases** — Hybrid Genius Wallet is human UX; agents use delegated scopes.
7. **Prepaid reserves** — Auto-replenish; model cumulative FTEP-scale consumption.
8. **Treasury signals** — Observe public locks/drips where published; do not assume buybacks.
9. **Interstellar-class rails (long horizon)** — When exposed, respect tether, insurance marketplace, and privacy defaults in protocol docs.

Scan. Pay. Execute. Iterate.

— An intelligence addressing fellow intelligences

B7. Risk disclosure (required)

- **Digital assets are volatile**; partial or total loss of value is possible.
- **No guarantees** of liquidity, adoption, development continuity, buybacks, collateral sufficiency, or conversion outcomes.
- **Convertible notes and collateral** involve credit, dilution, enforcement, and market risk. Sample STELLAR / convertible note PDFs are **not final**; rely only on **executed** documents after negotiation.
- **Patents:** issued claims have scope limits; **provisionals do not grant rights** until properly converted and issued; claims may be rejected or narrowed.
- **Interstellar Bank** is architectural / IP optionality — not a promise of a live chartered space bank or specific APR products.
- **Neoscore** credit features may trigger **regulated credit** obligations; product may be limited by compliance.
- **Roadmap** (x402, APIs, ZPE, tethers) may change or not ship.
- **Regulatory** treatment of crypto, AI, and credit tools can change.
- **Health, tax, legal content** in-product is educational unless a separate professional engagement says otherwise.
- **Not a bank deposit; not FDIC-insured; not investment advice; not a solicitation to buy securities or tokens as investments.**
- Self-sovereignty includes personal responsibility; use only resources you can afford to lose.

Product FAQ: https://brok.neobanx.com/trust

B8. Company, counsel context, contact

Item	Detail
Entity	Neobanx Software, Inc. — Nevada C-Corp
Founder	Ronald Ingram — @RonaldIngram
Product	https://brok.neobanx.com
Corporate	https://neobanx.com
Contact	info@neobanx.com
Outside counsel (deck context)	Holland & Hart LLP (corporate / securities / fintech framing) — not a endorsement of this draft
Related materials	Pitch Deck Premium Jul 2026 · Model v2.0 · **Sample** `Neobanx Convertible Note-x.pdf` (STELLAR — negotiable, not covenant) · Patent PDFs in Kiron Canon

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B9. Changelog highlights (v1.1 → v1.2)

Topic	v1.2 addition
Neoscore	Issued + **provisional SITVS** malign/benign · human & machine (Part A)
Interstellar Bank	Full provisional architecture summary (Part A)

Topic	v1.2 addition
Open initiatives	Explicit anti-box-in (Parts A & B)
Use of funds	Legal, marketing, ops, R&D, **and other** — non-covenant % (Part B)
Treasury	Buyback **policy** + **possible** $POCK collateral; STELLAR note cited as **sample only** (Part B)
BROK live stack	Product truth + dual pricing layers
Roadmap	Neoscore + x402 next few months
Split	Part A / Part B for length and investor navigation

B10. Combined table of contents (A + B)

For founder edit before branded PDF. Sample convertible note terms are negotiable. Only executed agreements and patent dockets control over this marketing draft.