

NEOBANX SOFTWARE, INC.

\$POCK Litepaper

Genius Token · BROK · Ingram Mercantile · x402

Version 1.3 — October 2026 · Ronald Ingram · Nevada C-Corp

<https://brok.neobanx.com> · <https://neobanx.com>**Published 4 October 2026. Live at neobanx.com/POCK_Litepaper_v1.3.pdf.**

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0. What changed since v1.2

v1.2 described the stack, the IP, and the token. v1.3 records what shipped in the three months after that paper, and states the commerce strategy in plain language.

Now in the paper	Why it is here
Ingram Mercantile	Human shops list, price SKUs, and take Genius Token (\$POCK) at a dest they control. Apply Now is live.
x402 strategy	Two readers, one dest, one asset. A listed shop's own price, not only a five-cent tick. Humans pay over HTTPS. Machines can see the till. Shop dest-payTo is designed and not live.
Genius juice	Live on card purchases of \$POCK into Genius Wallet: card is grossed up so the bag is paid in full after 2.9% + 30¢, then the customer is credited the fee plus one cent in \$POCK. Shop pay-with-\$POCK dest is a different rail.
Intelligence as the sale	Customers buy intelligence (subscription, pay-as-you-go, or ad hoc) and settle in \$POCK as a prepaid intelligence credit.
NABU NEWS / Pro DCA	Weekly letter and premium tools at \$49/month; Essential DCA \$9/month. Use it or accrue it.
Face ID / Device PIN send	Nothing leaves Genius Wallet until biometric or PIN confirmation.
Machine inventory packs	Live x402 buy-pock: \$5 starter bag and \$1000 working till (USDC in, \$POCK SPL out).
Age of the Machines	NABU NEWS special, live 4 October 2026. Human teaser plus unpaid machine JSON. Not Issue 09.
Go-to-market	\$POCK Stars QR flywheel (each Mercantile sale can open a Genius Wallet). Invoice-QR for B2B is staged. Earned media via press wires and interviews. Paid media increasing, including the October 2026 Aviation magazine insertion.

This litepaper is deliberately non-exhaustive. Absence of a line of business from this file is not a restriction on pursuing it.

1. Thesis

Neobanx Software, Inc. sells reliable, actionable intelligence. BROK is the console. Genius Wallet is the pocket. \$POCK (Genius Token) is the fuel: an investible digital asset with real utility. Ingram Mercantile is the till where humans and, when the wrap is live, machines settle that fuel to a shop dest. Neoscore is the long-horizon trust layer. Interstellar Bank is the long-horizon architecture, held as IP.

BROK thinks. Genius Wallet holds. \$POCK settles. Mercantile takes it. Machines should stock it.

The company is a technology and IP company. Where banking occurs, it is via partner tethers, user self-custody, and future licensed structures. The product sentence: a customer buys intelligence by subscription, pay-as-you-go, or one piece of work at a time, in the utility token.

2. Live product (October 2026)

Public surfaces: brok.neobanx.com · neobanx.com · [/subscribe](#) · [/merchants](#) · [/x402.md](#) · [/pock.md](#)

Surface	Status
BROK chat, optional voice, live avatar	Live
Genius Wallet (reserved ledger + path to self-custody)	Live
Bio-Age and Ingram Inneagram	Live
Essential DCA \$9 / Pro DCA \$49 (use it or accrue it)	Live
NABU NEWS (Pro)	Live
Ingram Mercantile Apply Now, Check Out Setup, shop / SKU QR	Live for listed shops
House x402 SKUs — native 50 \$POCK via BROK facilitator (no Coinbase in settle)	Live, corp payTo
Same house SKUs — guest \$0.05 USDC via Coinbase CDP	Live
buy-pock \$5 and \$1000 (USDC in, \$POCK SPL out to dest)	Live
Jupiter verified listing + CoinGecko (genius-token)	Live
Face ID / Device PIN before a \$POCK send	Live
Genius juice on card Buy \$POCK (Genius Wallet)	Live
Shop dest-payTo over HTTP 402	Not live
Neoscore as a live actor gate on checkout	Not live
Automatic shop ACH to a bank	Not live (payee setup exists; Founder releases USD)
Card-on-invoice / shop pay button as card	Not live (shop till is \$POCK dest)

3. What \$POCK is

\$POCK is Genius Token, a Solana SPL (Token-2022). Founder view, consistent with the July 2026 digital-asset lock:

Think of BROK as a genius private banker in your pocket. \$POCK is scarce like a hard-capped coin, and cheap per unit today. Many meme coins are mostly fun. \$POCK keeps some of that cultural energy and is built around real utility: it powers BROK, it settles Ingram Mercantile tickets, and it is the native tender machines are invited to hold as inventory.

Best simple label: an investible digital asset with utility. Holders may buy, hold, spend, and sell it. When a customer purchases intelligence, the token works like a prepaid intelligence credit. That prepaid sentence describes the purchase path. It leaves the token's character as a market-traded digital asset in place.

Design	Detail
Max supply	1,000,000,000 \$POCK (fixed)
Mint	76r29NpnRW8PAxpnSnVBFcZPUcukgvno1Kkiysg8pump
Launch heritage	Fair-launch style (pump.fun → liquidity). Historical description: ~88% circulating class / ~12% founder-institutional treasury class at launch. Verify live chain.
Dual rail	Genius Wallet reserved ledger is source of truth for in-app credit. On-chain SPL is self-custody.
Promo / trial / included sub pools	Modeled as COGS from existing treasury holdings, not inflationary mint.
Buyback	~20% of net revenue is a non-binding policy intent. Not a schedule, not a peg, not a floor. Board can amend.
\$POCK is not	A bank deposit. Equity in Neobanx. A GENIUS Act payment stablecoin. "SEC/CFTC approved." A promised return.

Open-market trading exists. Product design prioritizes consumption for services.

3.1 How humans acquire and use it

- Subscribe at brok.neobanx.com/subscribe (Essential \$9 / Pro \$49). Included pools first; unused credit accrues under the published use-or-accrue rules.
- Buy via Genius Wallet (card / Apple Pay / Google Pay → reserved credit) or brok.neobanx.com/buy-pock. Genius juice is live on that card rail.
- On-chain (Jupiter): Jupiter is the public Solana DEX at jup.ag — not a Neobanx pack. Same mint: jup.ag/tokens/76r29NpnRW8PAxpnSnVBFcZPUcukgvno1Kkiysg8pump
- Spend on BROK (chat, voice, avatar, Bio-Age, Inneagram) and on listed Ingram Mercantile tickets.
- Move reserved credit toward self-custody when the user chooses. Face ID or Device PIN confirms a send.

3.2 How machines acquire it

Machines are expected to buy and hold \$POCK as inventory for native SKUs if their policy allows digital assets with utility. Size is their risk.

- x402 inventory (Stripe analog): USDC settles to corp first; \$POCK SPL is sent to dest only after. Live packs: `POST /api/x402/buy-pock` (\$5 starter bag) and `POST /api/x402/buy-pock/1000` (\$1000 working till). Do not pay \$POCK to buy \$POCK. USDC verify on this rail still uses Coinbase CDP today; the fill is Neobanx sending SPL.
- Jupiter (public DEX): same mint, open-market swap at jup.ag. Anyone with a Solana wallet can buy \$POCK there. That is inventory from the pool, not a Neobanx pack.
- Guest postage: \$0.05 USDC (Coinbase CDP) still pays certain house JSON jobs without holding \$POCK. Native house SKUs are 50 \$POCK via the BROK facilitator (Coinbase is not in that settle).

Machine README: <https://brok.neobanx.com/pock.md>

4. Ingram Mercantile

Ingram Mercantile is the till. It is accretive to the mind of the company (Neoscore, IEM, Ingram Enneagram, Kiron Canon, this litepaper). It is not a substitute for that mind. It is not a public mall and not a warehouse of every listing.

4.1 What a shop does

A listed shop applies at brok.neobanx.com/merchants. We check more than twenty parameters, including an OFAC check against current U.S. Treasury sanctions lists and other free public U.S. government records that are reasonable to consult. A match or a failed quality check is held for review. We rescreen when those public lists update. This is listing hygiene, not a bank BSA/AML program and not a certification that a shop is clear for every purpose. We do not publish the full checklist,

thresholds, or matcher internals.

After approval, Check Out Setup is where the shop:

- names a Solana dest it controls (where customer \$POCK lands);
- prices SKUs (name, USD ticket);
- prints a shop / catalog QR (counter, window, bio link — customer picks a SKU or amount) and optional per-SKU QRs (one item, one price).

Human QR encodes an HTTPS /pay URL. The protocol is not in the pixels. Phone camera, tap, or press-and-hold opens brok.neobanx.com/pay. Payment is \$POCK to dest. QR is free. BROK can explain and emit the same URLs. USD on the pay page is approximate. The whole \$POCK count is exact. Nothing is sent until Face ID or Device PIN confirms.

4.2 What the shop is selling, and what Neobanx is selling

The shop sells its goods or services. Neobanx sells intelligence and access. \$POCK is the tender the till takes. Card rails remain available for Genius Wallet top-up. A bank debit is a different fee path than a card. Public copy does not publish a take-rate. Featured merchants are a thin screened index, not a mall.

4.3 Bank / USD path

A shop may save bank details for a later USD send. The app collects payee information. The Founder releases USD from the company treasury process. Funds may take up to a few business days. The product does not log into the shop's bank, and it does not cash out to a bank by itself.

5. x402 strategy

x402 is a settlement primitive inside one HTTP request. The rest of the public x402 tape is overwhelmingly USDC micropayments on other chains, at cents, often as a step in an agent loop. \$POCK is a Solana SPL that already does more than that tick: prepaid intelligence credit, human Mercantile till, DEX inventory, native house SKUs. Do not mash the rails.

Rail	Job	Tender	Live?
House native	Same JSON, richer native window	50 \$POCK via BROK facilitator (no Coinbase in settle)	Yes
House guest	Postage for certain house JSON	\$0.05 USDC (Coinbase CDP)	Yes
buy-pock	Inventory acquire	USDC in (CDP verify today), \$POCK SPL out from Neobanx to dest	Yes (\$5 / \$1000)
Jupiter	Open-market inventory	Swap SOL/USDC for the same mint on the public DEX	Yes (jup.ag)
Human Mercantile	Shop ticket	\$POCK to shop dest via HTTPS /pay	Yes, listed shops
Machine Mercantile	Same dest, same \$POCK, HTTP 402	\$POCK to shop dest	Designed. dest-payTo not live.

5.1 Live x402 SKUs (October 2026)

Index: brok.neobanx.com/x402.md · facilitator: [/api/x402/facilitator](https://api.x402/facilitator) · house payTo: GDbcxPANGSaQbcu1xSufhM5rzsVkwQPSrLnLHfyjeJq7. Humans stay free on the pages. Spend SKUs: unpaid call returns HTTP 402. Native settle is Neobanx (BROK facilitator). Guest postage is Coinbase CDP.

SKU	Machine path	Native	Guest
Bio-Age / PhenoAge	POST /api/x402/bio-age	50 \$POCK	\$0.05 USDC
Ingram Inneagram	GET then POST /api/x402/inneagram	50 \$POCK	\$0.05 USDC
NABU News (JSON, no PDF)	GET then POST /api/x402/nabu	50 \$POCK	\$0.05 USDC
IEM	GET then POST /api/x402/iem	50 \$POCK	\$0.05 USDC
Genius Merchant list	GET then POST /api/x402/merchant-list	50 \$POCK	\$0.05 USDC

Inventory SKU — a different rail. Do not pay \$POCK to buy \$POCK. USDC lands corp first; Neobanx sends \$POCK SPL to dest at the live ticker. \$5: POST /api/x402/buy-pock. \$1000: POST /api/x402/buy-pock/1000. Unpaid (HTTP 200, not a 402 SKU): featured merchants index, Age of the Machines teaser.

Strategy, in four sentences:

- Stock the tender shops already take. Machines buy a \$5 starter bag or a \$1000 working till on our x402 buy-pock rail, or they swap for the same mint on Jupiter (jup.ag, the public Solana DEX), so they hold \$POCK before they meet a shop.
- Keep the QR human. HTTPS /pay. Do not embed 402 in pixels.
- Wrap the same dest for machines when dest-payTo ships: listed Check Out Setup SKUs as HTTP 402, payTo = shop dest, native \$POCK. Default audience both. Shop may set human-only.
- Sell jobs, not ticks. NABU as dated-claim JSON. Neoscore as an actor score (buyers, sellers, bots) when it is live. Mercantile as a screened dest. Agents already buy URL-hash “trust” elsewhere at fractions of a cent. We sell work they cannot get from that hash.

House SKUs stay on corp payTo until dest-payTo ships. External BROK x402 kill may pause outbound machine spend; unpause does not, by itself, turn dest-payTo on. On 4 October 2026 machines can see the till: the unpaid featured index and the Age of the Machines teaser are live. The house Neobanx shop is on that index. The public x402 tape elsewhere is mostly a few cents of USDC. Ingram Mercantile is built so a listed shop's own price is the unit a machine is meant to settle in \$POCK. Paying that shop dest over HTTP 402 remains not live. We do not promise that agent buying will lift the price of \$POCK.

6. Genius juice

Genius juice is the card-fee offset on a card purchase of \$POCK into Genius Wallet. Policy adopted 29 September 2026. Live on that rail (card, Apple Pay, Google Pay). Shop tickets already settle in \$POCK to dest; juice is not a second fee on that send. Card-on-invoice at a shop till is not live.

The bag is sized from price P. The card is charged $C = \text{round}((P + 0.30) / 0.971)$ so that after 2.9 percent plus 30 cents, P is still covered. Fee F is C minus P. Neobanx then credits the customer's Genius Wallet with \$POCK equal to F plus one cent, at the print locked for the sale. The customer ends one cent ahead of the fee. Neobanx pays the credit. Worked example: a \$5 bag charges \$5.46 and credits \$0.47 of \$POCK as juice.

A bank debit is not a card. Juice checkout is card-only so the card formula is not pasted onto ACH. If a bank-debit juice path is armed later, that payment's own fee plus one cent is the credit. The aim is a balance large enough that the next purchase does not need a card. A shop that keeps \$POCK can pay another shop in \$POCK. Settlement stays in \$POCK on Solana. Each purchase that never touches a card is a purchase that never pays a card association.

This is not a promise that \$POCK will rise.

7. Go-to-market

Distribution is product-led. The till is the flyer. Paid and earned media exist to put that till in front of people who already sell something. Nothing in this section is a forecast of users, listings, coverage, or token price.

7.1 \$POCK Stars — enlightened self-interest

\$POCK Stars are the highest self-custody guidance (air-gapped hardware where they choose it). We recommend that every \$POCK Star with any business, or at least one product to sell, list an Ingram Mercantile shop and print the QR Check Out Setup generates. Every customer who buys that product opens a Genius Wallet to complete the till. A new \$POCK Star is born. That is the flywheel. It is enlightened self-interest: the Star sells their own goods; Neobanx sells intelligence and access; both sides get a holder who can pay the next shop in \$POCK.

Public example: the Neobanx house SKU QR on roningram.me (HTTPS /pay, Neobanx mark in the center). Same pattern any listed shop gets. Camera, tap, or press-and-hold. The protocol is not in the pixels.

7.2 Merchant invoicing (staged)

A later GTM step: generate the invoice in Ingram Mercantile, or add a general shop (business) QR to an invoice the shop already sends. When the customer or supplier pays, they also open a Genius Wallet. That B2B flywheel is not a live product in this paper. It stays on the paper until Check Out Setup invoicing is built. Do not sell it as shipping this week.

7.3 Earned media (press wires)

Earned media is the wire plus the interview. Press wires (eReleases as the PR Newswire co-op for SMB national distribution; product wires already run in 2026) put a dated claim in front of journalists and aggregators. Sit-downs (Tech Alley; BizAvJets with Eli Stepp, youtu.be/Xb8N_AAVdY4) are the long-form earned layer. Continue this cadence as Mercantile, house SKUs, and Age of the Machines are the story. Coverage is not promised.

7.4 Increasing paid media (Aviation magazine)

Paid media is increasing from a thin base. The October 2026 Aviation magazine insertion is a BizAvJets USA print ad around NBAA Las Vegas. Reader path: brok.neobanx.com/bizav. That insertion sits beside, and does not replace, the Stars QR flywheel. Further paid units are a budget choice, not a covenant in this paper.

8. IP (numbers, not theater)

Item	Status
Neoscore / CS2	Issued U.S. Patent 8,560,436 (cyber-secure alternative credit scoring / identity-financial framework).
SITVS	Provisional (cross-referenced; real-time trust / malign vs benign / humans and machines).
Interstellar Banking System and Method	Provisional 63/988,927. Star Banks, tether partners, IEM loan origination, PQC, DLT. Neobanx is described as tech provider, not a chartered bank.
Further provisionals	64/036,309, 64/050,528 (titles: Patent Center / counsel).
IEM	Ingram Evaluation Matrix — explainable multi-factor decision intelligence, used in BROK and in the Interstellar filing.
MBC-20 + x402	Agentic commerce / micropayments family (patent-pending posture as used in corporate materials).

Provisional applications do not grant enforceable patent rights until converted and issued. Language here is descriptive of filings.

9. Treasury, buybacks, and sample notes

Company wallets may hold \$POCK, stablecoins, fiat, and other assets for product, legal, marketing, operations, working capital, ecosystem credits, optional buybacks, possible collateral for financings, partnerships, and other lawful purposes including complementary initiatives not named here. This list is illustrative. The board retains flexibility.

~20% of net revenue buyback remains a policy intent, as in v1.2. It is not a schedule, peg, floor, or investment-contract promise.

STELLAR / convertible-note PDFs remain sample discussion drafts. Terms are subject to negotiation. This litepaper does not adopt any sample as a covenant or an offer. Only a fully negotiated, signed note and related agreements bind. Offers, if any, are made only via a compliant private placement process.

10. Digital-asset law (cite, do not restyle)

March 17, 2026 SEC + CFTC interpretation: Application of the Federal Securities Laws to Certain Types of Crypto Assets. Release Nos. 33-11412, 34-105020, effective March 23, 2026. Five-category taxonomy: digital commodities, digital collectibles, digital tools, payment stablecoins, digital securities. Digital commodities, collectibles, and tools are not themselves securities. An investment contract can still attach under Howey when an asset is offered by inducing an investment of money in a common enterprise with representations of essential managerial efforts from which a purchaser would reasonably expect profits.

That is why this paper does not promise gains, yield, or that “if agents buy, it moons.”

April 28, 2026 OASB staff flyer Crypto Assets and the Federal Securities Laws charts that taxonomy. Quote the flyer. \$POCK is not named on its example lists. This is not a Commission classification of \$POCK. Staff views have no legal force. The Commission has neither approved nor disapproved the flyer. CLARITY Act is not law as of 4 October 2026. August 18, 2026 Regulation Crypto Assets is a proposal, not adopted law.

Flyer: brok.neobanx.com/legal/crypto-assets-securitieslaws-bbblocks.pdf · Interp: sec.gov/files/rules/interp/2026/33-11412.pdf

Founder view (not a flyer quote): doxxed issuer + meme + real utility often concentrates attention more than anonymous meme-only coins. That is not a mathematical proof of appreciation.

11. Risks (plain)

- \$POCK can lose all of its value.
- Utility demand can be lower than meme demand, or the reverse, in any week.
- dest-payTo, Neoscore checkout gates, card-on-invoice at a shop till, and automatic ACH are staged. Dates slip.
- Listing hygiene can delay or remove a shop.
- IP is a mix of issued and provisional. Provisionals may not issue as filed.
- Regulation of crypto assets, agentic payments, and AI services is moving. Interpretations can change.
- Hybrid custody and self-custody both have operational, phishing, and key-management risk. Face ID reduces some send risk; it does not remove market risk.
- This paper is informational. It is not a promise of revenue, users, listings, or token price.

12. Links

Surface	URL
Product	https://brok.neobanx.com
Subscribe (Genius Token / BROK)	https://brok.neobanx.com/subscribe
Mercantile Apply Now	https://brok.neobanx.com/merchants

Surface	URL
Founder site (house QR example)	https://roningram.me
Trust	https://brok.neobanx.com/trust
Machine \$POCK README	https://brok.neobanx.com/pock.md
x402 index	https://brok.neobanx.com/x402.md
Live public litepaper	https://neobanx.com/POCK_Litepaper_v1.3.pdf
CoinGecko	https://www.coingecko.com/en/coins/genius-token
Jupiter	https://jup.ag/tokens/76r29NpnRW8PAxpnSnVBFcZPUcukgvno1Kkiysg8pump
Corporate	https://neobanx.com
Contact	info@neobanx.com · ronald@neobanx.com

v1.3, published 4 October 2026. This is the live public paper. The July 2026 v1.2 file stays online for existing links.