OPTIMUS

BULL YIELD

OBY

THE UTILITY LAYER FOR CRYPT-COMMERCE

A practical framework connecting commerce, healthcare-related distribution, education and industrial supply chains

WHITEPAPER | OCTOBER 2026

Document Purpose & Status

This white paper consolidates the supplied OBY materials and brand narrative, including the OIB Pharmaceuticals context, the four-cart Crypto-Commerce concept, the ecosystem themes, and the token allocation summary. Partner descriptions distinguish website statements from independently verified facts and do not imply a confirmed commercial or token integration.

Tokenomics note: total OBY supply is stated as 100,000,000 tokens (100 million). The allocation categories below sum to 100% and 100,000,000 OBY. Allocation purposes are descriptive summaries of the supplied project materials.

Executive Summary

Optimus Bull Yield (OBY) is presented as a utility-token initiative designed to connect digital-asset infrastructure with practical commerce. Its proposed Crypto-Commerce (C-Commerce) model brings consumer retail, healthcare-related commerce, education and industrial procurement into one conceptual framework. The goal is to make digital value usable for eligible payments and services—not to rely on token-market speculation as the sole source of relevance.

This whitepaper consolidates the supplied OBY materials, including the OIB Pharmaceuticals Private Limited brand narrative, the four-cart marketplace concept, industrial materials initiatives associated with References to partners and sectors describe the intended ecosystem context; they do not independently prove that every integration is live, contracted, audited, or commercially operational.

1. Vision, Mission & Principles

Vision: Help build a more connected digital economy where participating consumers, merchants and enterprises can transact across everyday goods, essential services, learning and industrial supply chains.

Mission: Develop practical, transparent and responsibly governed uses for OBY through compatible wallets, merchant integrations, settlement workflows and clearly disclosed participation rules.

Guiding principles: utility before hype; transparency in token circulation and partner status; security by design; measurable delivery; user choice; and jurisdiction-aware onboarding.

2. The Problem OBY Aims to Address

Commerce across borders can involve payment intermediaries, currency conversion, settlement delays and fragmented vendor systems. Digital marketplaces also often operate in separate verticals, requiring users and merchants to navigate different platforms and payment experiences.

OBY's C-Commerce concept proposes a shared digital-token layer across participating services. Potential benefits—such as simpler checkout, loyalty rewards or faster settlement—depend on implementation, network fees, merchant acceptance, liquidity, compliance and user protections. They should be measured in real deployments rather than assumed in advance.

3. The C-Commerce Model: Four Carts

Domestic Cart: A proposed channel for everyday consumer goods, household essentials, lifestyle products and participating local merchants.

Health Cart: A proposed channel for eligible healthcare products, medical supplies and pharmacy-related distribution. Any product sales, clinical services or health claims must be handled by appropriately authorized providers and comply with applicable laws.

Education Cart: A proposed channel for vocational learning, professional skills, market education and certification offerings. Course availability, accreditation and credentials must be verified with the relevant provider.

Industrial Cart: A proposed channel for business-to-business procurement, industrial materials, machinery and selected commodities. Trade in minerals, precious metals or other regulated goods requires appropriate documentation, quality controls and compliance.

4. Ecosystem Context & Industry Themes

OIB Pharmaceuticals Private Limited: The supplied brand creative positions OIB Pharmaceuticals as a healthcare and commerce-oriented organization. OBY's potential role in this context is a utility and payment

layer for participating, eligible transactions. Corporate approval status or brand statements do not by themselves establish regulatory approval of a token, medicine, product, or service.

L-Cart International: The source materials describe a multi-cart marketplace concept intended to connect consumer and enterprise commerce. The status, scope and contractual terms of any integration should be published only after confirmation.

These are industrial themes, not evidence that OBY is backed by quartz, project revenues or physical inventory.

Livorza Bullion Traders: The source materials describe precious-metals and gemstone trading as a possible commercial vertical. No OBY holder should infer ownership of bullion, gemstones or business assets unless a separate legally enforceable instrument expressly provides that right.

Optimus Infinity: The supplied ecosystem concept includes education and skills-development activity. Course delivery and any credentials remain subject to the provider's actual offering and authorization.

5. OBY Utility Design

Intended utility pathways may include: (1) payment for eligible goods or services at participating merchants; (2) commercial settlement between approved counterparties; (3) transparent loyalty or incentive programs; and (4) access to platform features where terms are published in advance.

Each pathway requires a working product flow, published merchant terms, clear pricing and refund rules, customer support, appropriate compliance checks, and technical testing. A token's existence or exchange availability does not mean every described utility is already active.

OBY is described in the supplied materials as an EVM-compatible utility token, with BEP-20 / ERC-20 mentioned as intended compatibility. The exact deployed network, canonical contract address, decimals, mint/burn controls, ownership privileges and bridge arrangements must be confirmed against the official deployment and verified contract before users rely on them.

Token name: Optimus Bull Yield. Symbol: OBY. Stated total supply: 100,000,000 OBY. The allocation table below summarizes each category, its share of total supply, the token amount, and its intended purpose.

6. Tokenomics & Supply Allocation

Allocation Category	Allocation	Amount (OBY)	Purpose
Ecosystem Development	**25%**	25,000,000	Platform development, ecosystem expansion, new features and long-term growth initiatives.
Team	**15%**	15,000,000	Core operations and strategic execution, subject to any published vesting or lock-up terms.
Treasury	**15%**	15,000,000	Strategic reserve for future opportunities, ecosystem support and financial sustainability.
Community & Public Distribution	**15%**	15,000,000	Community rewards, incentives, airdrops and public participation programs.
Strategic Partnerships	**10%**	10,000,000	Onboarding enterprise partners, suppliers and global alliances.

Marketing	**7%**	7,000,000	Brand development, awareness campaigns and user adoption.
Liquidity	**5%**	5,000,000	Exchange liquidity, market-making arrangements and trading stability.
Reserve	**5%**	5,000,000	Contingency reserve for unforeseen needs and market conditions.
Advisors	**3%**	3,000,000	Strategic advisors, consultants and industry experts.
Total Supply	**100%**	**100,000,000**	

7. Governance, Treasury & Transparency

Governance should be documented through published policies rather than implied by token ownership. Before any community vote or treasury program begins, disclose who may propose changes, how votes are counted, quorum requirements, conflict-of-interest rules, emergency powers and the limits of any on-chain governance.

The treasury should use documented approval thresholds, multi-signature custody where practical, periodic reporting and clear expense categories. Any vesting, lockups, emissions, burns or changes to supply should be described accurately and supported by verifiable on-chain evidence.

Recommended public disclosures include circulating-supply methodology, audit reports, incident notices, treasury updates, partner-integration status and dated roadmap progress.

8. Security & User Protection

Security measures should include independent smart-contract review before deployment or material upgrades, source-code verification, access-control review, secure key management, incident response procedures and a clear process for communicating risks. An audit reduces risk but cannot guarantee safety.

Users should verify token contracts from official channels, beware of impersonation and phishing, protect wallet recovery phrases, test small transactions where appropriate and understand that blockchain transfers may be irreversible. No administrator should request a seed phrase or private key.

Any healthcare-related marketplace must preserve patient privacy and comply with relevant data-protection rules. Payment integrations should minimize sensitive data collection and clearly explain what information is processed and by whom.

9. Roadmap & Delivery Gates

Phase 1 — Foundation and disclosures (15 Oct–14 Nov 2026): confirm token parameters and publish allocation reconciliation; define partner-status terminology and documentation standards.

Phase 2 — Utility specification (15 Nov–14 Dec 2026): document merchant journeys, settlement logic, refund handling, fee disclosure, loyalty rules and operational responsibilities.

Phase 3 — Test environment (15 Dec 2026–14 Jan 2027): test wallet flows, checkout scenarios, reconciliation, customer support and security controls with no implication of production availability.

Phase 4 — Independent review (15 Jan–14 Feb 2027): complete relevant technical and compliance reviews; publish remediation summaries where appropriate.

Phase 5 — Mainnet readiness (15 Feb–14 Mar 2027): verify deployment configuration, liquidity disclosures, monitoring and launch communications.

Phase 6 — Public-market milestone target (15 Mar–14 Apr 2027): the prior planning material names a PancakeSwap OBY/USDT public-trading target for 15 Mar 2027. This is a target, not a guarantee or confirmation of a listing. Any launch depends on technical readiness, liquidity, platform rules and applicable law.

Roadmap dates are planning targets, not commitments. Progress should be reported as completed, in progress, delayed or not started, with evidence for material claims.

10. Risks & Limitations

Market risk: token prices and liquidity can change sharply; users may lose some or all of the value they spend or hold.

Execution risk: marketplace integrations, merchant acceptance, product availability and settlement workflows may take longer than expected or may not launch.

Technology risk: smart-contract defects, compromised keys, network congestion, bridge failures or wallet errors can cause loss or disruption.

Regulatory risk: digital assets, payments, healthcare, education, commodities and cross-border commerce are subject to changing and jurisdiction-specific rules.

Counterparty and disclosure risk: a partner’s participation, licensing, solvency, product quality or operational status must be verified independently. An association described in this document does not create a contractual guarantee.

Liquidity and concentration risk: token holdings may be concentrated, markets may be thin, and stated allocations or balances can differ from current on-chain conditions.

11. Legal & Regulatory Notice

OBY is described in this document as a utility-token project. It is not represented here as equity, a share, debt, a deposit, a claim on company assets, ownership of minerals or bullion, or an entitlement to revenue, dividends or guaranteed returns. No financial return is promised.

This document is informational and describes intended design and planning concepts. It is not investment, legal, tax, medical or financial advice, and it is not an offer or solicitation where such offer would be unlawful. Readers should obtain independent advice and evaluate local laws before acquiring, using or trading digital assets.

Corporate name approval, registration, or use of a corporate brand does not mean a token, exchange, medicine, investment product or commercial activity has been approved by a regulator. All claims regarding licenses, audits, listings, partnerships and live utility should be supported by current primary evidence.

Appendix A — Publication Checklist

Before public release, confirm: (1) deployed network and token parameters; (2) verified source code and independent audit status; (3) actual status and contractual permission for each named partner; (4) which utilities are live versus planned; (5) applicable legal review; and (6) evidence for all corporate, approval and exchange claims.

Glossary

OBY — Optimus Bull Yield; the token name and symbol supplied for this project.

C-Commerce — Crypt-Commerce: the proposed use of digital assets in consumer and enterprise transactions.

BEP-20 — Token interface standards associated with BNB Smart Chain the actual OBY deployment must be confirmed.

On-chain — Recorded on a public blockchain and independently inspectable, subject to chain and explorer limitations.

Utility — A defined ability to pay for eligible goods/services or access platform functions under published terms.

OBY as a Means of Business Transaction

The OBY ecosystem is designed to support transactions across participating businesses and business partners in areas such as domestic commerce, healthcare-related products and services, education, and industrial supply chains. Subject to the agreement of participating parties and applicable laws, OBY may be used as a transaction token for eligible goods and services within the ecosystem.

Customers are not sold OBY directly by the project or by participating businesses as part of a customer sale. Customers who wish to use OBY for a transaction must obtain the tokens independently through a public market where OBY is listed and available, using a compatible wallet and following the applicable platform requirements.

Once customers hold OBY, they may use it for eligible transactions with participating businesses or business partners that choose to accept it, subject to availability, transaction terms, technical support, and applicable legal and regulatory requirements. Acceptance of OBY is not implied for any business unless separately confirmed.

OBY's role is to facilitate the transaction model described above. The project does not promise token price appreciation, guaranteed liquidity, investment returns, or universal acceptance. Public-market access, exchange listings, token availability, and the ability to complete a transaction may vary by jurisdiction and platform.