

GBY Protocol (GBY) Whitepaper

Version 1.0 — May 2025

Abstract

GBY Protocol introduces a next-generation DeFi yield infrastructure focused on sustainability, cross-chain flexibility, and AI-driven optimization. Unlike traditional yield farming protocols, GBY prioritizes risk-managed, intelligent, and globally accessible strategies for long-term holders.

1. Introduction

The decentralized finance (DeFi) ecosystem is plagued by unsustainable yield models, high volatility, and a lack of transparency. Most yield-generating platforms rely on emissions-based incentives that dilute value over time and favor short-term speculation.

GBY Protocol aims to revolutionize this model by creating a protocol optimized for intelligent capital efficiency. Through its AI-assisted yield routing engine, secure smart vaults, and decentralized governance, GBY offers a more resilient and adaptive financial infrastructure.

2. Vision & Mission

****Vision:**** Democratize access to intelligent, sustainable yield for anyone, anywhere.

****Mission:**** Build a protocol that maximizes real yield through AI-powered vaults, bridging DeFi and real-world asset ecosystems, governed by a global community of token holders.

3. Technology & Architecture

****GBY Vaults:**** A suite of vaults that aggregate, rebalance, and optimize yields from different protocols using machine learning algorithms.

****CrossYield Layer:**** Enables interoperability between major chains including Ethereum, Arbitrum, and BNB, and plans to extend to tokenized real-world assets (RWAs).

****Auto-Rebalance Engine:**** Dynamically allocates liquidity across pools based on risk-adjusted yield curves, governance votes, and AI signals.

4. Tokenomics

****Token Name:**** GBY Protocol

****Ticker Symbol:**** GBY

****Total Supply:**** 888,000,000 GBY

****Distribution:****

- 30% Staking & Yield Incentives

- 20% Core Team (4-year vesting)
- 20% DAO Treasury
- 15% Strategic Partners
- 15% Public Sale

Utility:

- Governance participation
- Vault access privileges
- Fee rebates for long-term stakers

5. Use Cases

- Stake GBY for protocol governance and revenue sharing
- Vote on vault strategy parameters and yield targets
- Access to elite, AI-optimized DeFi strategies
- Collateral usage in lending and synthetic assets

6. Governance

GBY governance will operate under a hybrid DAO model:

- Token-weighted voting via Snapshot
- “Yield Parliament” — expert-curated vault proposals validated by community

- Auto-adjustments by AI co-governor for real-time vault optimization

7. Roadmap

| Phase | Timeline | Key Milestones |

|-----|-----|-----|

| Phase 1 | Q3 2025 | Testnet launch, AI vault simulator, website live |

| Phase 2 | Q4 2025 | Token launch, governance bootstrap, first staking vault |

| Phase 3 | Q1 2026 | RWA bridge launch, mobile app beta, first revenue share |

| Phase 4 | Q2 2026 | Cross-chain stable vaults, PoP NFTs, exchange listings |

8. Security

- Audited by Certik and OpenZeppelin
- AI-enabled threat monitoring system
- Multi-sig treasury with community oversight
- Formal verification for vault contracts

9. Partners & Ecosystem

GBY will form strategic partnerships with leading DeFi platforms and real-world asset tokenization networks, including (placeholder):

- Chainlink (oracles)
- Maple Finance (underwriting)
- Centrifuge (RWAs)

10. Community Initiatives

- GBY Academy: Yield literacy programs in 12+ languages
- Ambassador Program for local DeFi evangelists
- PoP NFTs for early contributors and active voters
- GitHub Grants for vault developers

11. Appendix

- Glossary of technical terms
- Links to GitHub repository
- Future integrations & documentation roadmap

Join the GBY movement — Go Beyond Yield.