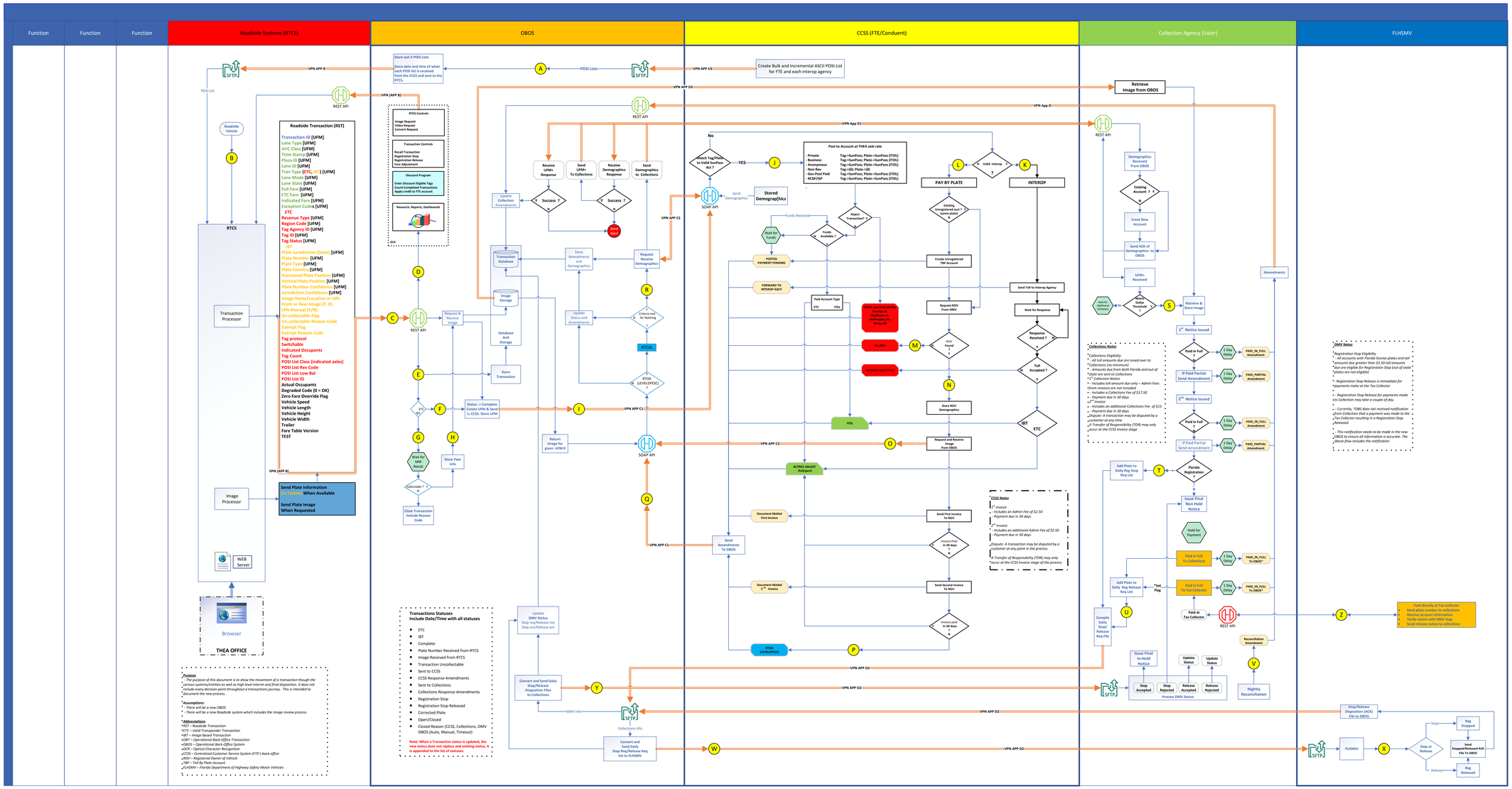OBOS Transaction Lifecycle Flow