

Full Claim Set in Formal USPTO-Style Format USPTO Filing US19362415 (Priority October 20, 2024)

- 1.** (Method Claim) A computer-implemented method for digital bearer instrument-based tokenized money in a Web4 bank, comprising: issuing, via one or more AI Agents, value tokens as digital bearer instruments representing any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA); supporting burn/issue or direct transfer models for payments and transfers; and integrating the tokens with special custody accounts and fractional reserve lending mechanisms.
- 2.** The method of claim 1, wherein the one or more AI Agents are trained using Retrieval-Augmented Generation (RAG) and Large Language Model (LLM) architectures on data from IoT systems, Digital MRV systems, Internet sources, or combinations thereof.
- 3.** The method of claim 1 or 2, wherein issuing value tokens as digital bearer instruments includes creating a digital twin or digital representation of the RWA on a blockchain distributed ledger.
- 4.** The method of any one of claims 1–3, wherein the value tokens include at least one of deposit tokens, loan tokens, or payment tokens.
- 5.** The method of any one of claims 1–4, wherein the burn/issue model comprises burning a token from a sender's account and issuing a corresponding token to a recipient's account to effect a transfer.
- 6.** The method of any one of claims 1–5, wherein the direct transfer model enables ownership of the digital bearer instruments to pass directly from one holder to another without requiring issuer intervention.
- 7.** The method of any one of claims 1–6, further comprising integrating the digital bearer instruments with special custody accounts that hold the underlying RWA collateral without transferring legal title.
- 8.** The method of any one of claims 1–7, further comprising enabling fractional reserve lending mechanisms that use the RWA collateral held in special custody accounts to support issuance of additional value tokens via hypothecation.
- 9.** The method of any one of claims 1–8, further comprising executing no-fee payments and transfers using the digital bearer instruments within the Web4 tokenized banking platform.
- 10.** The method of any one of claims 1–9, further comprising using the digital bearer instruments as collateral for interest-free loans or other banking services.
- 11.** The method of any one of claims 1–10, further comprising integrating the digital bearer instruments with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading or swapping.
- 12.** The method of any one of claims 1–11, further comprising providing yield generation or staking services based on performance or reinvestment of the underlying RWA collateral associated with the digital bearer instruments.
- 13.** The method of any one of claims 1–12, further comprising performing KYC/AML verification at onboarding under control of the one or more AI Agents while maintaining user privacy during normal operations on the blockchain.

14. The method of any one of claims 1–13, further comprising implementing network-effect logic that requires repayment of loans in external assets or currencies different from the issued tokens to drive additional token minting and liquidity.

15. The method of any one of claims 1–14, wherein the one or more AI Agents autonomously manage the issuance, transfer, and integration of the digital bearer instruments across the tokenized banking ecosystem.

This provides a **complete and logically structured set of dependent claims** for Independent Claim 16 (now renumbered as Claim 1). The dependents are carefully drafted to maximize fallback protection while fully covering the digital bearer instrument model, AI Agent involvement, burn/issue and direct transfer mechanics, special custody accounts, fractional reserve lending, and integration with broader banking and trading functions from the October 20, 2024 provisional.