Independent Claim 8 (Business Method – Tokenized Bank Monetization Cycle)
A business method for operating a tokenized bank, comprising: issuing deposit tokens and RWA value tokens on an OTP-secured ledger after user verification; providing payments, transfers, and collateralized loans using the tokens; and automating monetization and settlement on the non-repeatable DLT with privacy during normal operation.

Dependent Claims for Independent Claim 8
The following is a complete set of dependent claims (Claims 2–18) that further specify and narrow the business method of Independent Claim 8. Each dependent claim is fully supported by the disclosures in the attached document (Parisii™ Filings 041518 & 052018 Tokenization and Banking Highlights - Q2 2026.docx), including the cryptocurrency/financial system business model, deposit token and RWA value token issuance after KYC/AML verification, payments/transfers/collateralized loan functionality, automated monetization/settlement/reinvestment cycles on the non-repeatable DLT, privacy-preserving design (full anonymity during normal operation until legal requirement), OTP zero-trust architecture, ledger record options, primary-market issuance, RWA/digital twin coverage for any physical asset or commodity, and integration with the overall tokenized banking ecosystem described in the provisionals.

Full Claim Set in Formal USPTO-Style Format (Reordered to Start with Claim 1)

1. A business method for operating a tokenized bank, comprising: issuing deposit tokens and RWA value tokens on an OTP-secured ledger after user verification; providing payments, transfers, and collateralized loans using the tokens; and automating monetization and settlement on the non-repeatable DLT with privacy during normal operation.
2. The business method of claim 1, wherein the user verification comprises performing a Know Your Customer/Anti-Money Laundering (KYC/AML) verification prior to issuance of any deposit token or RWA value token.
3. The business method of claim 1, wherein the privacy during normal operation comprises providing full anonymity to users, with activation of full transaction history occurring only upon a legal requirement such as a subpoena or warrant.
4. The business method of claim 1, wherein the OTP-secured ledger is configured to store only account balance records by default and does not record individual transactions unless activated by a legal requirement.
5. The business method of claim 1, wherein the OTP-secured ledger is further configured to store both account balance records and transaction records.
6. The business method of claim 1, wherein the non-repeatable DLT utilizes a live non-repeating random number sequence sourced from Internet of Things (IoT) devices or other secure random number generators for OTP encryption of all tokens and records.
7. The business method of claim 1, wherein issuing deposit tokens and RWA value tokens treats the creation of such tokens as a primary market activity based on validated asset performance, deposit of value, or other asset-backed issuance.

8. The business method of claim 1, wherein the RWA value tokens represent a digital twin of any physical asset, commodity, digital asset, security, contract, or RWA secured by the OTP encryption on the non-repeatable DLT.
9. The business method of claim 1, wherein providing payments and transfers comprises encrypting payment data packets using OTP encryption, recording the encrypted packets on the non-repeatable DLT, and enabling recipient decryption and redemption with immutable ownership updates.
10. The business method of claim 1, wherein providing collateralized loans comprises using one or more deposit tokens or RWA value tokens as collateral to secure fiat-based financial arrangements with a bank, financial institution, or other financial services company, with the collateral contract recorded on the non-repeatable DLT.
11. The business method of claim 1, wherein automating monetization and settlement further comprises automated reinvestment of tokenized reserves using the value tokens or deposit tokens on the non-repeatable DLT to generate yield.
12. The business method of claim 1, wherein one or more steps of the business method are executed within a Trusted Execution Environment (TEE) on computing devices for secure wallet and payment operations.
13. The business method of claim 1, further comprising server-side destruction of OTP decryption key segments immediately after secure delivery to the token owner or recipient.
14. The business method of claim 1, wherein the non-repeatable DLT provides information-theoretic perfect secrecy and quantum-resistant security for all tokenized banking operations.
15. The business method of claim 1, wherein the automated monetization and settlement includes merging existing asset instruments with cryptocurrency instruments on the same non-repeatable DLT to introduce new financial markets.
16. The business method of claim 1, further comprising integrating regulatory compliance mechanisms during user verification while maintaining the privacy-preserving design for all subsequent operations on the non-repeatable DLT.
17. The business method of claim 1, wherein the account record on the OTP-secured ledger contains a unique user identifier, a timestamp for sequencing and lookup, and the account balance itself.
18. The business method of claim 1, wherein the business method supports end-to-end tokenized banking services including deposits, payments, transfers, collateralized loans, and automated settlement while operating on the non-repeatable DLT with zero-trust architecture.

These claims form a self-contained, commercially robust claim family that directly maps to the tokenized bank business method, deposit/RWA token issuance, payments/transfers/collateral functionality, automated monetization/settlement on the non-repeatable DLT, and privacy-preserving design described in the provisionals. The full set (renumbered to begin with Claim 1) can be incorporated into a non-provisional or continuation application (alone or in combination with the claim families of Independent Claims 1–7) to further strengthen the Parisii patent portfolio for tokenized banking and RWA infrastructure.