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

1. (Method Claim) A computer-implemented method for operating a multi-token Web4 tokenized bank, comprising: issuing, under control of one or more AI Agents, deposit tokens, loan tokens, and payment tokens backed by any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA) and functioning as digital bearer instruments; orchestrating hypothecation of collateral, no-fee transfers, interest-free personal and commercial loans, staking services, and yield generation; and utilizing special custody accounts and fractional reserve smart contract frameworks to support the tokenized banking operations.
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 the deposit tokens are fully or partially asset-backed and configured to accrue yield or appreciation based on the underlying RWA collateral while held in the system.
4. The method of any one of claims 1–3, wherein the loan tokens are issued via hypothecation of RWA collateral held in special custody accounts at scalable ratios.
5. The method of any one of claims 1–4, wherein the payment tokens are configured for no-fee payments and transfers and function as digital bearer instruments supporting direct transfers on the blockchain.
6. The method of any one of claims 1–5, further comprising requiring repayment of loans in external assets or currencies different from the issued loan tokens to promote network effects and automatic minting of additional value tokens.
7. The method of any one of claims 1–6, wherein the special custody accounts are implemented via smart contracts that preserve original ownership of the RWA collateral without transferring legal title.
8. The method of any one of claims 1–7, further comprising providing FDIC-aligned segregation across multiple special custody accounts.
9. The method of any one of claims 1–8, further comprising performing KYC/AML verification at onboarding under control of the one or more AI Agents while maintaining user privacy during normal operations.
10. The method of any one of claims 1–9, further comprising integrating with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading or swapping of the deposit tokens, loan tokens, or payment tokens.
11. The method of any one of claims 1–10, further comprising providing staking services and yield generation based on performance or reinvestment of the underlying RWA collateral.
12. The method of any one of claims 1–11, further comprising implementing clawback mechanisms for defaulted loans using smart contract enforcement.
13. The method of any one of claims 1–12, wherein the one or more AI Agents are configured to function as a drop-in module for autonomous management of financial operations within a corporate, institutional, governmental, or individual network.

14. The method of any one of claims 1–13, further comprising supporting burn/issue models or direct transfer models for the digital bearer instruments during payments and transfers.
15. The method of any one of claims 1–14, further comprising enabling the deposit tokens, loan tokens, and payment tokens to be used interchangeably within the Web4 tokenized banking platform for deposits, payments, loans, and collateralization.

This provides a **complete and well-structured set of dependent claims** for Independent Claim 7 (now renumbered as Claim 1). The dependents are logically organized to maximize fallback protection while covering all major inventive aspects from the October 20, 2024 provisional, including multi-token operations, AI Agent control, broad RWA backing, digital bearer instruments, hypothecation, special custody accounts, no-fee transfers, interest-free loans, staking, yield generation, network effects, compliance, exchange integration, and autonomous deployment.