

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

- 1.** (Method Claim) A computer-implemented method for generating network-effect liquidity in AI-driven tokenized banking, comprising: issuing deposit, loan, and payment tokens as digital bearer instruments backed by any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA); requiring loan repayments in external assets or currencies different from the issued loan tokens; and automatically minting additional value tokens upon repayment to drive circulation and exchange trading liquidity.
- 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 the deposit, loan, and payment tokens includes tokenizing any RWA into digital bearer instruments under control of one or more AI Agents.
- 4.** The method of any one of claims 1–3, further comprising holding the underlying RWA collateral in one or more special custody accounts without transferring legal title.
- 5.** The method of any one of claims 1–4, wherein requiring loan repayments in external assets or currencies forces the issued loan tokens to remain in circulation within the tokenized banking ecosystem.
- 6.** The method of any one of claims 1–5, wherein automatically minting additional value tokens upon repayment creates a self-reinforcing cycle of liquidity and token supply expansion.
- 7.** The method of any one of claims 1–6, further comprising using the minted additional value tokens to support further deposits, loans, payments, staking, or yield generation within the Web4 tokenized banking platform.
- 8.** The method of any one of claims 1–7, further comprising integrating the deposit, loan, and payment tokens with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading or swapping.
- 9.** The method of any one of claims 1–8, further comprising applying scalable hypothecation ratios to the RWA collateral to issue the loan tokens while maintaining segregated ownership in special custody accounts.
- 10.** The method of any one of claims 1–9, further comprising providing yield generation or appreciation to holders of the deposit tokens or other value tokens based on the performance or reinvestment of the underlying RWA collateral.
- 11.** The method of any one of claims 1–10, further comprising performing KYC/AML verification at onboarding under control of one or more AI Agents while maintaining user privacy during normal operations.
- 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 method supports fractional reserve banking mechanics using the RWA collateral held in special custody accounts.
- 14.** The method of any one of claims 1–13, further comprising enabling the AI Agents to function as a drop-in module for autonomous management of the network-effect liquidity mechanisms within a corporate, institutional, governmental, or individual network.

15. The method of any one of claims 1–14, wherein the network-effect liquidity mechanism drives increased token velocity and adoption across the Web4 tokenized banking ecosystem.

This provides a **complete and logically structured set of dependent claims** for Independent Claim 18 (now renumbered as Claim 1). The dependents are designed to offer strong fallback protection while fully covering network-effect liquidity, AI Agent involvement, digital bearer instruments, special custody accounts, hypothecation, external repayment rules, token minting cycles, exchange integration, and other key aspects from the October 20, 2024 provisional.