Independent Claim 9 (System – RWA Tokenization Secured by OTP on Non-Repeatable DLT)
A system for tokenizing any physical asset, commodity, digital asset, security, contract, or RWA as a digital twin secured by OTP, comprising: asset measurement or validation data; OTP encryption using non-repeating keys to create encrypted digital twin tokens; a timestamp-based non-repeatable distributed ledger for immutable storage; and integration with banking services for deposits, payments, collateral, and trading.

Dependent Claims for Independent Claim 9
The following is a complete set of dependent claims (Claims 2–20) that further specify and narrow the system of Independent Claim 9. 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 generalized asset validation/measurement processes, OTP encryption of any physical asset or commodity as a digital twin/RWA, timestamp-based non-repeatable distributed ledger designs, server-side key destruction, integration with tokenized banking services (deposits, payments, collateral, trading), TEE support, privacy-preserving features, primary-market issuance, account record formats, IoT-sourced non-repeating sequences, perfect secrecy/quantum resistance, and the overall cryptocurrency/financial or other document management system described in the provisionals.

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

1. A system for tokenizing any physical asset, commodity, digital asset, security, contract, or RWA as a digital twin secured by OTP, comprising: asset measurement or validation data; OTP encryption using non-repeating keys to create encrypted digital twin tokens; a timestamp-based non-repeatable distributed ledger for immutable storage; and integration with banking services for deposits, payments, collateral, and trading.
2. The system of claim 1, wherein the asset measurement or validation data is generated from validated performance or status of the physical asset, commodity, digital asset, security, contract, or RWA.
3. The system of claim 1, wherein the OTP encryption utilizes key segments derived from a live non-repeating random number sequence sourced from Internet of Things (IoT) devices or other secure random number generators.
4. The system of claim 1, wherein the timestamp-based non-repeatable distributed ledger stores the encrypted digital twin tokens as account balance records by default and does not record individual transaction details unless activated by a legal requirement such as a subpoena or warrant.
5. The system of claim 1, wherein the timestamp-based non-repeatable distributed ledger is further configured to store both account balance records and transaction records related to the digital twin tokens.
6. The system of claim 1, wherein an account record on the distributed ledger contains a unique identifier, a timestamp for sequencing and lookup, and data representing the encrypted digital twin token or its balance.
7. The system of claim 1, further comprising a Trusted Execution Environment (TEE) for executing operations related to asset validation data, OTP encryption, and integration with banking services.

8. The system of claim 1, wherein integration with banking services for deposits comprises issuing the encrypted digital twin token as a deposit token on the distributed ledger after user verification.
9. The system of claim 1, wherein integration with banking services for payments and transfers comprises encrypting a payment data packet containing the digital twin token using OTP encryption, recording the encrypted packet on the timestamp-based non-repeatable distributed ledger, and enabling recipient decryption and redemption.
10. The system of claim 1, wherein integration with banking services for collateral comprises using one or more encrypted digital twin tokens as collateral to secure a fiat-based financial arrangement with a bank, financial institution, or other financial services company, with the collateral contract recorded on the distributed ledger.
11. The system of claim 1, wherein integration with banking services for trading comprises enabling spot, options, forwards, futures, or swaps transactions involving the encrypted digital twin tokens on an exchange or market via the distributed ledger.
12. The system of claim 1, further comprising server-side destruction of the OTP decryption key or key segments immediately after secure delivery of the key or key segments to the token owner.
13. The system of claim 1, wherein the system provides full anonymity to the user during daily operations involving the digital twin tokens, with activation of full transaction history occurring only upon a legal requirement.
14. The system of claim 1, wherein the non-repeating keys provide information-theoretic perfect secrecy and quantum-resistant security for the encrypted digital twin tokens and all associated ledger records.
15. The system of claim 1, wherein the system treats the creation of encrypted digital twin tokens as a primary market activity based on the asset measurement or validation data.
16. The system of claim 1, wherein the system further comprises performing a Know Your Customer/Anti-Money Laundering (KYC/AML) verification prior to tokenization and integration with banking services.
17. The system of claim 1, wherein the encrypted digital twin token merges existing asset instruments with cryptocurrency instruments on the same timestamp-based non-repeatable distributed ledger.
18. The system of claim 1, wherein the system maintains regulatory compliance mechanisms during asset validation and user verification while preserving a privacy-preserving design for end-user operations on the distributed ledger.
19. The system of claim 1, wherein the OTP encryption and timestamp-based non-repeatable distributed ledger apply to any other form of data in addition to the digital twin tokens within a financial or document management system.
20. The system of claim 1, wherein the integration with banking services further includes automated monetization, settlement, and reinvestment of tokenized reserves using the encrypted digital twin tokens on the distributed ledger.

These claims form a self-contained, commercially robust claim family that directly maps to the RWA/digital twin tokenization system secured by OTP on a non-repeatable DLT, asset validation processes, timestamp-based ledger mechanics, banking service integrations (deposits,

payments, collateral, trading), and zero-trust architecture 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 1–8) to further strengthen the Parisii patent portfolio for tokenized banking and RWA infrastructure.