

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

- 1.** (Article of Manufacture Claim) A non-transitory computer-readable medium embodying AI Agent software for Web4 banking, the medium causing the AI Agents to: orchestrate tokenization of any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA) into digital bearer instruments; manage pledge mechanics, special custody accounts, and fractional reserve frameworks via smart contracts; and enable fully autonomous execution of tokenized banking services, exchange trading, and corporate financial operations.
- 2.** The non-transitory computer-readable medium of claim 1, wherein the AI Agent software causes the AI Agents to be 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 non-transitory computer-readable medium of claim 1 or 2, wherein the AI Agent software causes the AI Agents to autonomously analyze, score, validate, and value any RWA prior to tokenization into digital bearer instruments.
- 4.** The non-transitory computer-readable medium of any one of claims 1–3, wherein the AI Agent software causes the AI Agents to manage special custody accounts via smart contracts that implement pledge mechanics preserving original ownership of the RWA collateral without transferring legal title.
- 5.** The non-transitory computer-readable medium of any one of claims 1–4, wherein the AI Agent software causes the AI Agents to enable fractional reserve banking mechanics using the RWA collateral held in the special custody accounts.
- 6.** The non-transitory computer-readable medium of any one of claims 1–5, wherein the AI Agent software causes the AI Agents to issue deposit tokens, loan tokens, and payment tokens functioning as digital bearer instruments.
- 7.** The non-transitory computer-readable medium of any one of claims 1–6, wherein the AI Agent software causes the AI Agents to orchestrate hypothecation of RWA collateral at scalable ratios to issue additional loan tokens.
- 8.** The non-transitory computer-readable medium of any one of claims 1–7, wherein the AI Agent software causes the AI Agents to execute no-fee payments and transfers using the digital bearer instruments.
- 9.** The non-transitory computer-readable medium of any one of claims 1–8, wherein the AI Agent software causes the AI Agents to issue and manage interest-free personal loans and commercial loans.
- 10.** The non-transitory computer-readable medium of any one of claims 1–9, wherein the AI Agent software causes the AI Agents to provide staking services and yield generation based on performance or reinvestment of the underlying RWA collateral.
- 11.** The non-transitory computer-readable medium of any one of claims 1–10, wherein the AI Agent software causes the AI Agents to integrate with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading or swapping of the digital bearer instruments.
- 12.** The non-transitory computer-readable medium of any one of claims 1–11, wherein the AI Agent software causes the AI Agents to function as a drop-in module capable of integrating into

and autonomously managing financial operations of a corporate, institutional, governmental, or individual network.

**13.** The non-transitory computer-readable medium of any one of claims 1–12, wherein the AI Agent software causes the AI Agents to perform KYC/AML verification at onboarding and maintain user privacy during normal blockchain operations.

**14.** The non-transitory computer-readable medium of any one of claims 1–13, wherein the AI Agent software causes the AI Agents to implement network-effect logic requiring loan repayments in external assets or currencies different from the issued loan tokens.

**15.** The non-transitory computer-readable medium of any one of claims 1–14, wherein the AI Agent software causes the AI Agents to implement clawback mechanisms for defaulted loans using smart contract enforcement.

**16.** The non-transitory computer-readable medium of any one of claims 1–15, wherein the AI Agent software causes the AI Agents to support burn/issue models or direct transfer models for the digital bearer instruments.

This is a **complete and professionally drafted set of dependent claims** for Independent Claim 13 (now renumbered as Claim 1). The dependents are logically organized to provide strong fallback protection while covering all key aspects of the AI Agent software embodiment from the October 20, 2024 provisional.