

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

- 1.** (Method Claim) A computer-implemented method for AI Agent-orchestrated tokenized banking, comprising: receiving, by one or more AI Agents, data associated with any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA); autonomously analyzing, scoring, validating, and tokenizing the asset via the one or more AI Agents into one or more value tokens functioning as digital bearer instruments on a blockchain distributed ledger; and executing tokenized banking services with the value tokens, including at least one of deposit, withdrawal, no-fee payment or transfer, interest-free loan, staking, or yield generation services.
- 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 received from IoT systems, Digital MRV systems, Internet sources, or combinations thereof.
- 3.** The method of claim 1 or 2, wherein tokenizing the asset includes generating a digital twin or digital representation of the RWA as a value token.
- 4.** The method of any one of claims 1–3, wherein the value tokens include at least one of deposit tokens, loan tokens, or payment tokens.
- 5.** The method of any one of claims 1–4, further comprising converting fiat, cryptocurrency, or other incoming assets into one or more deposit tokens and crediting the deposit tokens to an account with built-in yield or appreciation based on the underlying RWA.
- 6.** The method of any one of claims 1–5, further comprising issuing loan-related value tokens via hypothecation, including evaluating pledged RWA collateral, applying a scalable hypothecation ratio, locking the collateral, and disbursing interest-free loans with customizable repayment terms.
- 7.** The method of any one of claims 1–6, further comprising requiring repayment of loans in external assets or currencies different from the issued loan tokens to promote token circulation and trigger automatic minting of additional value tokens.
- 8.** The method of any one of claims 1–7, wherein executing tokenized banking services includes performing no-fee payments or transfers using the value tokens as digital bearer instruments.
- 9.** The method of any one of claims 1–8, further comprising managing special custody accounts for pledged RWA collateral without transferring legal title while enabling hypothecation.
- 10.** The method of any one of claims 1–9, further comprising operating fractional reserve banking mechanics using smart contracts and the pledged collateral held in special custody accounts.
- 11.** The method of any one of claims 1–10, further comprising providing staking services or yield generation based on performance or reinvestment of the underlying RWA collateral.
- 12.** The method of any one of claims 1–11, further comprising discovering, valuing, listing, and executing trades or swaps of the value tokens on one or more commodity, cryptocurrency, security, or hybrid exchanges.
- 13.** The method of any one of claims 1–12, further comprising deploying the one or more AI Agents as a drop-in module into a corporate, institutional, governmental, or individual network to autonomously manage financial operations.

14. The method of any one of claims 1–13, further comprising performing KYC/AML verification at onboarding and maintaining user privacy during normal operations on the blockchain.

15. The method of any one of claims 1–14, further comprising executing smart contract pledges of RWA collateral into special custody accounts and enforcing ownership protections and clawback mechanisms upon default.

16. The method of any one of claims 1–15, further comprising supporting burn/issue models or direct transfer models for the digital bearer instruments during payments and transfers.

This provides a **complete and robust set of dependent claims** for Independent Claim 2 (now renumbered as Claim 1), creating strong fallback protection while covering all major inventive aspects from the October 20, 2024 provisional, including AI Agent training, broad RWA scope, digital bearer instruments, hypothecation, special custody accounts, fractional reserve mechanics, multi-token services, exchange trading, autonomous operations, compliance, and pledge mechanics.

Would you like dependent claims for additional independent claims or any further adjustments?