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

1. (System Claim) A modular system for plug-and-play tokenized banking, comprising: one or more AI Agents configured to accept as collateral or backing any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA); special custody account infrastructure implementing pledge mechanics that preserve original ownership; Web4 fractional reserve banking logic; and support for digital bearer instruments across deposit, loan, payment, staking, and exchange trading functions.
2. The system 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 system of claim 1 or 2, wherein the one or more AI Agents are further configured to autonomously analyze, score, validate, and value any RWA prior to accepting it as collateral or backing.
4. The system of any one of claims 1–3, wherein the special custody account infrastructure implements smart contract-based pledge mechanics that hold the RWA collateral without transferring legal title to the platform.
5. The system of any one of claims 1–4, wherein the special custody accounts are configured to provide FDIC-aligned segregation across multiple accounts.
6. The system of any one of claims 1–5, wherein the Web4 fractional reserve banking logic enables scalable hypothecation of the RWA collateral at any ratio to issue additional value tokens or loan tokens.
7. The system of any one of claims 1–6, wherein the digital bearer instruments include deposit tokens, loan tokens, and payment tokens that are interoperable within the tokenized banking system.
8. The system of any one of claims 1–7, further comprising logic for no-fee payments and transfers using the digital bearer instruments.
9. The system of any one of claims 1–8, further comprising logic for issuing interest-free personal loans and commercial loans using loan tokens generated through hypothecation.
10. The system of any one of claims 1–9, further comprising staking services and yield generation based on performance or reinvestment of the underlying RWA collateral.
11. The system of any one of claims 1–10, further comprising integration with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading or swapping of the digital bearer instruments.
12. The system of any one of claims 1–11, wherein the one or more AI Agents are configured to function as a drop-in module for autonomous management of financial operations within any corporate, institutional, governmental, or individual network.
13. The system of any one of claims 1–12, further comprising compliance logic wherein the AI Agents perform KYC/AML verification at onboarding and ongoing monitoring while maintaining user privacy during normal operations.
14. The system of any one of claims 1–13, further comprising network-effect logic that requires loan repayments in external assets or currencies different from the issued loan tokens to drive additional token minting and liquidity.

15. The system of any one of claims 1–14, further comprising clawback mechanisms for defaulted loans and automated settlement logic for exchange trades.

This provides a **complete and logically structured set of dependent claims** for Independent Claim 10 (now renumbered as Claim 1). The dependents are designed to offer strong fallback protection while comprehensively covering the modular plug-and-play architecture, AI Agents, broad RWA support, special custody accounts, pledge mechanics, fractional reserve logic, digital bearer instruments, and integration with all major banking and trading functions disclosed in the October 20, 2024 provisional.