

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

- 1.** (Method Claim) A computer-implemented method for autonomous corporate financial operations, comprising: deploying one or more AI Agents into a corporate, institutional, governmental, or individual network; tokenizing any corporate assets or incoming physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA) into digital bearer instruments; and autonomously executing deposits, payments, bill payment, interest-free loans, staking, reporting, and full financial automation using Web4 tokenized banking services, special custody accounts, and hypothecation.
- 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 deploying the one or more AI Agents includes integrating the AI Agents as a drop-in module that maps workflows to handle financial operations within the target network.
- 4.** The method of any one of claims 1–3, wherein tokenizing includes autonomously analyzing, scoring, validating, and valuing the corporate assets or incoming RWA prior to creating the digital bearer instruments.
- 5.** The method of any one of claims 1–4, wherein the digital bearer instruments include deposit tokens, loan tokens, or payment tokens issued under control of the AI Agents.
- 6.** The method of any one of claims 1–5, further comprising managing special custody accounts for pledged RWA collateral without transferring legal title while enabling hypothecation.
- 7.** The method of any one of claims 1–6, further comprising executing interest-free personal loans or commercial loans using loan tokens generated through hypothecation of the RWA collateral.
- 8.** The method of any one of claims 1–7, further comprising performing no-fee payments and transfers using the digital bearer instruments.
- 9.** The method of any one of claims 1–8, further comprising providing staking services and yield generation based on performance or reinvestment of the underlying RWA collateral.
- 10.** The method of any one of claims 1–9, further comprising generating network effects by requiring repayment of loans in external assets or currencies different from the issued loan tokens, thereby triggering automatic minting of additional value tokens.
- 11.** The method of any one of claims 1–10, further comprising integrating with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading or swapping of the digital bearer instruments.
- 12.** The method of any one of claims 1–11, further comprising performing KYC/AML verification at onboarding under control of the AI Agents while maintaining user privacy during normal operations on the blockchain.
- 13.** The method of any one of claims 1–12, further comprising providing financial reporting and compliance monitoring autonomously by the AI Agents.
- 14.** The method of any one of claims 1–13, further comprising implementing fractional reserve banking mechanics and FDIC-aligned segregation using special custody accounts.

**15.** The method of any one of claims 1–14, further comprising enabling clawback mechanisms for defaulted loans and automated settlement of transactions across the tokenized banking services.

This provides a **complete and logically structured set of dependent claims** for Independent Claim 11 (now renumbered as Claim 1). The dependents are designed to offer strong fallback protection while fully covering autonomous corporate deployment, broad RWA tokenization, digital bearer instruments, special custody accounts, hypothecation, multi-token services, staking, yield generation, network effects, exchange integration, compliance, and reporting.