

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

- 1.** (Method Claim) A computer-implemented method for yield-generating tokenized banking, comprising: managing, via one or more AI Agents, reinvestment of reserves derived from any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA) collateral; issuing value tokens as digital bearer instruments that automatically accrue yield or appreciation from underlying asset performance and reinvestments; and integrating staking, compounding, hypothecation, and exchange trading within a Web4 fractional reserve banking architecture supported by special custody accounts.
- 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 managing reinvestment of reserves includes autonomously analyzing and selecting investment opportunities based on RWA collateral performance.
- 4.** The method of any one of claims 1–3, wherein the value tokens automatically compound yield or appreciation on a continuous or periodic basis based on the underlying RWA collateral.
- 5.** The method of any one of claims 1–4, wherein the method further comprises issuing deposit tokens that accrue built-in yield or appreciation while held in the tokenized banking platform.
- 6.** The method of any one of claims 1–5, further comprising integrating staking services that allow holders to stake value tokens and earn additional yield from RWA collateral performance.
- 7.** The method of any one of claims 1–6, further comprising using the RWA collateral held in special custody accounts to support hypothecation for issuance of additional loan tokens.
- 8.** The method of any one of claims 1–7, further comprising integrating with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading or swapping of the value tokens that generate yield.
- 9.** The method of any one of claims 1–8, wherein the Web4 fractional reserve banking architecture utilizes smart contracts and special custody accounts to maintain segregated ownership of the RWA collateral while generating yield.
- 10.** The method of any one of claims 1–9, further comprising requiring loan repayments in external assets or currencies different from issued loan tokens to drive additional token minting and network liquidity.
- 11.** The method of any one of claims 1–10, further comprising performing KYC/AML verification at onboarding under control of the one or more AI Agents while maintaining user privacy during normal operations.
- 12.** The method of any one of claims 1–11, wherein the one or more AI Agents autonomously manage yield distribution, compounding, and reinvestment across deposit tokens, loan tokens, and payment tokens.
- 13.** The method of any one of claims 1–12, further comprising enabling the value tokens to be used for deposits, no-fee payments, interest-free loans, and collateralization within the tokenized banking platform.

14. The method of any one of claims 1–13, wherein the AI Agents are configured to function as a drop-in module for autonomous financial operations within a corporate, institutional, governmental, or individual network.

15. The method of any one of claims 1–14, further comprising implementing clawback mechanisms for defaulted loans and providing FDIC-aligned segregation of special custody accounts.

This provides a **complete and logically structured set of dependent claims** for Independent Claim 14 (now renumbered as Claim 1). The dependents offer strong fallback protection while comprehensively covering yield generation, staking, compounding, reinvestment, integration with other banking functions, and all major inventive aspects from the October 20, 2024 provisional.