

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

- 1.** (Business Method Claim) A business method for AI-driven Web4 tokenized finance, comprising: using one or more AI Agents to analyze, value, and tokenize any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA) into digital bearer instruments; operating a tokenized bank that utilizes special custody accounts, fractional reserve lending, hypothecation, and yield generation; and generating network effects by requiring loan repayments in external assets or currencies, thereby driving additional token minting and liquidity.
- 2.** The business 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 business method of claim 1 or 2, wherein tokenizing includes creating value tokens that function as digital bearer instruments representing the RWA as a digital twin or digital representation.
- 4.** The business method of any one of claims 1–3, wherein operating the tokenized bank includes issuing deposit tokens, loan tokens, and payment tokens backed by the RWA.
- 5.** The business method of any one of claims 1–4, wherein utilizing special custody accounts includes implementing pledge mechanics via smart contracts that preserve original ownership of the RWA collateral without transferring legal title.
- 6.** The business method of any one of claims 1–5, wherein fractional reserve lending includes applying scalable hypothecation ratios to the RWA collateral held in special custody accounts to issue additional loan tokens.
- 7.** The business method of any one of claims 1–6, wherein the tokenized bank issues interest-free personal loans and commercial loans using the loan tokens.
- 8.** The business method of any one of claims 1–7, wherein generating network effects includes 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.
- 9.** The business method of any one of claims 1–8, wherein yield generation includes providing built-in yield or appreciation to holders of deposit tokens or other value tokens based on performance or reinvestment of the underlying RWA collateral.
- 10.** The business method of any one of claims 1–9, further comprising providing no-fee payments and transfers using the value tokens as digital bearer instruments.
- 11.** The business 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 value tokens.
- 12.** The business method of any one of claims 1–11, 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.
- 13.** The business method of any one of claims 1–12, further comprising performing KYC/AML verification at onboarding under control of the AI Agents while maintaining user privacy during normal operations.

**14.** The business method of any one of claims 1–13, further comprising implementing clawback mechanisms for defaulted loans using smart contract enforcement.

**15.** The business method of any one of claims 1–14, further comprising providing staking services and automated reinvestment of reserves derived from the RWA collateral.

**16.** The business method of any one of claims 1–15, wherein the tokenized bank supports fractional reserve mechanics and FDIC-aligned segregation across multiple special custody accounts.

This provides a **complete and professionally structured set of dependent claims** for Independent Claim 9 (now renumbered as Claim 1). The dependents are logically ordered to maximize fallback protection while fully covering the business method aspects of the October 20, 2024 provisional, including AI Agent usage, broad RWA tokenization, digital bearer instruments, special custody accounts, fractional reserve lending, hypothecation, network effects, yield generation, exchange integration, autonomous deployment, compliance, and staking.