

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

- 1.** (Article of Manufacture Claim) A non-transitory computer-readable medium storing instructions that, when executed by one or more processors, cause an AI Agent-driven Web4 tokenized banking platform to: operate one or more AI Agents; tokenize any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA) into deposit tokens, loan tokens, payment tokens, or other value tokens operable as digital bearer instruments on a blockchain; manage special custody accounts for pledged collateral without transferring legal title; and autonomously perform tokenized banking services utilizing fractional reserve mechanics.
- 2.** The non-transitory computer-readable medium of claim 1, wherein the instructions cause the one or more AI Agents to be 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 non-transitory computer-readable medium of claim 1 or 2, wherein the instructions cause the AI Agents to autonomously analyze, score, validate, and value any RWA prior to tokenization.
- 4.** The non-transitory computer-readable medium of any one of claims 1–3, wherein the instructions cause the platform to issue value tokens that function as digital bearer instruments supporting burn/issue models or direct transfer models for payments and transfers.
- 5.** The non-transitory computer-readable medium of any one of claims 1–4, wherein the instructions cause the platform to manage special custody accounts via smart contracts that implement pledge mechanics preserving original ownership of the RWA collateral.
- 6.** The non-transitory computer-readable medium of any one of claims 1–5, wherein the instructions cause the platform to perform fractional reserve banking using the pledged collateral held in special custody accounts and smart contract logic.
- 7.** The non-transitory computer-readable medium of any one of claims 1–6, wherein the instructions cause the platform to execute tokenized banking services including conversion of fiat or other assets into deposit tokens with built-in yield or appreciation based on the underlying RWA.
- 8.** The non-transitory computer-readable medium of any one of claims 1–7, wherein the instructions cause the platform to issue loan tokens via hypothecation at scalable ratios and manage interest-free loans with customizable repayment terms.
- 9.** The non-transitory computer-readable medium of any one of claims 1–8, wherein the instructions cause the platform to require repayment of loans in external assets or currencies different from the issued loan tokens to generate network effects and trigger additional token minting.
- 10.** The non-transitory computer-readable medium of any one of claims 1–9, wherein the instructions cause the platform to provide no-fee payments and transfers using the value tokens as digital bearer instruments.
- 11.** The non-transitory computer-readable medium of any one of claims 1–10, wherein the instructions cause the platform to provide staking services and yield generation based on performance or reinvestment of the underlying RWA collateral.

- 12.** The non-transitory computer-readable medium of any one of claims 1–11, wherein the instructions cause the platform to integrate with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading of the value tokens.
- 13.** The non-transitory computer-readable medium of any one of claims 1–12, wherein the instructions cause the one or more AI Agents to function as a drop-in module for autonomous management of financial operations within a corporate, institutional, governmental, or individual network.
- 14.** The non-transitory computer-readable medium of any one of claims 1–13, wherein the instructions cause the platform to perform KYC/AML verification at onboarding and maintain user privacy during normal blockchain operations.
- 15.** The non-transitory computer-readable medium of any one of claims 1–14, wherein the instructions cause the platform to implement clawback mechanisms for defaulted loans and FDIC-aligned segregation of special custody accounts.
- 16.** The non-transitory computer-readable medium of any one of claims 1–15, wherein the instructions cause the AI Agents to discover, value, list, and execute trades or swaps of the value tokens on external exchanges while maintaining full integration with the tokenized banking services.

This provides a **complete and professionally structured set of dependent claims** for the Article of Manufacture (Independent Claim 3, now renumbered as Claim 1). The dependents are hierarchically organized for strong fallback protection and directly track the key inventive elements of the October 20, 2024 provisional.