

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

- 1.** (System Claim) A system for special custody account management in tokenized banking, comprising: smart contract logic for creating one or more special custody accounts for pledged collateral of any physical asset, commodity, security, contract, intangible asset, financial instrument, natural resource, property, or other Real World Asset (RWA) on behalf of the owner without title transfer; FDIC-aligned segregation across multiple accounts; and AI Agent-controlled hypothecation and banking services while preserving the owner's right to withdraw collateral at any time.
- 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 smart contract logic implements pledge mechanics that allow the owner to retain legal title and beneficial ownership of the RWA collateral.
- 4.** The system of any one of claims 1–3, wherein the special custody accounts are configured to hold the RWA collateral without commingling with the platform's own assets.
- 5.** The system of any one of claims 1–4, wherein the FDIC-aligned segregation includes spreading the RWA collateral across multiple special custody accounts so that the value in each account remains below applicable FDIC insurance limits.
- 6.** The system of any one of claims 1–5, wherein the AI Agents are configured to evaluate, value, and approve the RWA collateral prior to placement into the special custody accounts.
- 7.** The system of any one of claims 1–6, further comprising hypothecation logic controlled by the AI Agents that enables the use of the RWA collateral held in special custody accounts to support issuance of additional value tokens or loan tokens at scalable ratios.
- 8.** The system of any one of claims 1–7, wherein the system preserves the owner's right to withdraw the RWA collateral from the special custody accounts at any time without prior notice.
- 9.** The system of any one of claims 1–8, further comprising integration with a tokenized banking module that utilizes the RWA collateral in the special custody accounts to support deposits, payments, interest-free loans, staking, and yield generation.
- 10.** The system of any one of claims 1–9, further comprising compliance logic wherein the AI Agents perform KYC/AML verification and ongoing monitoring of the special custody accounts.
- 11.** The system of any one of claims 1–10, further comprising network-effect logic that requires loan repayments in external assets or currencies different from issued loan tokens when the collateral in the special custody accounts is used for hypothecation.
- 12.** The system of any one of claims 1–11, further comprising clawback mechanisms that allow recovery of loaned amounts upon default while the underlying RWA collateral remains protected in the special custody accounts.
- 13.** The system of any one of claims 1–12, further comprising exchange integration logic that enables trading or swapping of value tokens associated with the RWA collateral held in the special custody accounts.
- 14.** The system of any one of claims 1–13, wherein the AI Agents are configured to function as a drop-in module for autonomous management of special custody accounts and related banking services within a corporate, institutional, governmental, or individual network.

15. The system of any one of claims 1–14, wherein the smart contract logic records all actions related to the special custody accounts immutably on the blockchain while maintaining segregated ownership protections.

This provides a **complete and logically structured set of dependent claims** for Independent Claim 17 (now renumbered as Claim 1). The dependents are carefully drafted to offer strong fallback protection while fully covering special custody account management, AI Agent control, broad RWA scope, pledge mechanics, FDIC segregation, hypothecation, withdrawal rights, and integration with broader tokenized banking functions from the October 20, 2024 provisional.