

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

- 1.** (System Claim) A system for fully autonomous entity financial operations, comprising: one or more AI Agents configured as a drop-in module for any corporate, governmental, or legal entity network; tokenization of any existing 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 complete autonomous management of Web4 tokenized banking services including deposits, payments, interest-free loans, staking, and reporting.
- 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 drop-in module enables the AI Agents to map and automate financial workflows specific to the entity's operations upon integration into the network.
- 4.** The system of any one of claims 1–3, wherein the tokenization logic autonomously analyzes, scores, validates, and values any existing or incoming assets prior to creating the digital bearer instruments.
- 5.** The system of any one of claims 1–4, wherein the digital bearer instruments include deposit tokens, loan tokens, and payment tokens issued and managed by the AI Agents.
- 6.** The system of any one of claims 1–5, further comprising special custody account logic that holds pledged RWA collateral without transferring legal title while supporting hypothecation.
- 7.** The system of any one of claims 1–6, wherein the autonomous management includes executing deposits, no-fee payments and transfers, interest-free personal and commercial loans, staking services, and financial reporting.
- 8.** The system of any one of claims 1–7, further comprising fractional reserve banking mechanics using smart contracts and RWA collateral held in special custody accounts.
- 9.** The system of any one of claims 1–8, further comprising network-effect logic that requires loan repayments in external assets or currencies different from the issued loan tokens to drive additional token minting and liquidity.
- 10.** The system of any one of claims 1–9, further comprising integration with one or more commodity, cryptocurrency, security, or hybrid exchanges for trading or swapping of the digital bearer instruments.
- 11.** The system of any one of claims 1–10, further comprising yield generation and compounding based on performance or reinvestment of the underlying RWA collateral.
- 12.** The system of any one of claims 1–11, wherein the AI Agents perform KYC/AML verification at onboarding and ongoing compliance monitoring while maintaining user privacy during normal operations.
- 13.** The system of any one of claims 1–12, further comprising clawback mechanisms for defaulted loans using smart contract enforcement.
- 14.** The system of any one of claims 1–13, wherein the system enables full end-to-end automation of the entity's financial operations, including bill payment, accounting, and regulatory reporting.

**15.** The system of any one of claims 1–14, wherein the drop-in module allows the AI Agents to operate independently with minimal or no ongoing human intervention after initial deployment.

This provides a **complete and logically structured set of dependent claims** for Independent Claim 19 (now renumbered as Claim 1). The dependents are designed to offer strong fallback protection while fully covering the autonomous entity drop-in module, broad RWA tokenization, digital bearer instruments, special custody accounts, hypothecation, multi-token banking services, exchange integration, compliance, and full financial automation from the October 20, 2024 provisional.