

Abstract

A tokenized banking system operates across any traditional financial system, any blockchain-based decentralized finance environment, and any hybrid object-oriented architecture. At its core is a non-linear informatics graph functioning as a foundational operating system in which all data and software are synonymous, self-referential programmable objects within a lightweight superkernel. The graph enables verification, authentication, forensic accounting, and on-the-fly self-correction through holonomial hashing and radical object-oriented programming, while serving as a meta-orchestration layer for any operating system, any artificial intelligence or agentic system, and any tokenization protocol. The system comprises an artificial intelligence agent framework, real-world asset communication protocol, automated consumption tax mechanism, interest-free tokenized banking with self-financing facilities, structured real-world asset primary/spot market, fractional-reserve smart-contract pledging without title transfer, accounting normalization, creative equity monetization, quantum-resistant encryption, object/root-level superkernel security, institutional tokenization and staking, multi-input real-world asset yield-generation circular model, object-level encryption, agentic commerce layer, jurisdictional tax-optimized treasury, and real-time settlement. All components maintain one-to-one par reserve backing in bankruptcy-remote custody, full interoperability, and quantum-resistant protection, delivering a unified Web4 banking archetype with regenerative yield, atomic execution, and licensed deployment.