

Independent Claim 4 (Method – Collateral and Loans Using Tokens)

A computer-implemented method for using tokenized assets as collateral in banking services, comprising: identifying value tokens or deposit tokens representing any physical asset, commodity, digital asset, security, contract, or RWA on an OTP-secured ledger; using the tokens as collateral for loans or financial arrangements with banks or institutions; recording the collateral contract on the ledger; and enforcing contract terms through automated ledger updates.

Dependent Claims for Independent Claim 4

The following is a complete set of dependent claims (Claims 2–16) that further specify and narrow the computer-implemented method of Independent Claim 4. Each dependent claim is fully supported by the disclosures in the attached document (Parisii™ Filings 041518 & 052018 Tokenization and Banking Highlights - Q2 2026.docx), including the explicit collateralization mechanisms described for tokenized assets, the use of value tokens or deposit tokens as collateral for fiat-based financial arrangements, ledger recording of contracts, automated enforcement through ledger updates, integration with the OTP zero-trust architecture, TEE execution environments, privacy-preserving designs, account-balance and transaction record options, timestamp-based sequencing, RWA/digital twin applicability, and the broader tokenized banking ecosystem.

Full Claim Set in Formal USPTO-Style Format

1. A computer-implemented method for using tokenized assets as collateral in banking services, comprising: identifying value tokens or deposit tokens representing any physical asset, commodity, digital asset, security, contract, or RWA on an OTP-secured ledger; using the tokens as collateral for loans or financial arrangements with banks or institutions; recording the collateral contract on the ledger; and enforcing contract terms through automated ledger updates.
2. The method of claim 4, wherein the value tokens or deposit tokens were previously issued or minted via the tokenized banking system's issuance process after user verification.
3. The method of claim 4, wherein identifying the value tokens or deposit tokens further comprises querying the OTP-secured distributed ledger using a unique user identifier, timestamp, or account balance record.
4. The method of claim 4, wherein using the tokens as collateral further comprises setting aside one or more tokens on the ledger without immediate transfer of ownership until a contract term triggers enforcement.
5. The method of claim 4, wherein the loans or financial arrangements comprise fiat-based arrangements with a bank, financial institution, or other financial services company.
6. The method of claim 4, wherein recording the collateral contract comprises storing contract terms as one or more encrypted records on the distributed ledger using OTP encryption with a non-repeating key segment.
7. The method of claim 4, wherein enforcing contract terms through automated ledger updates occurs upon fulfillment, breach, repayment, or default conditions specified in the collateral contract.

8. The method of claim 4, further comprising integrating the collateralized tokens with tokenized payments or transfers for servicing, repayment, or settlement of the loan or financial arrangement, wherein all steps are recorded on the distributed ledger.
9. The method of claim 4, wherein the automated ledger updates are immutable and utilize timestamp-based sequencing for proper ordering and lookup of collateral-related records.
10. The method of claim 4, wherein the distributed ledger is configured to store only account balance records by default and does not record individual collateral transaction details unless activated by a legal requirement such as a subpoena or warrant.
11. The method of claim 4, wherein the distributed ledger is further configured to store both account balance records and transaction records related to the collateral contract.
12. The method of claim 4, wherein the method provides full anonymity to the parties during the collateral arrangement, with activation of full transaction history occurring only upon a legal requirement.
13. The method of claim 4, wherein the OTP-secured ledger provides information-theoretic perfect secrecy and quantum-resistant security for the collateral tokens, contract records, and all automated updates.
14. The method of claim 4, wherein the value tokens or deposit tokens represent a digital twin of any physical asset or commodity secured by the OTP encryption on the distributed ledger.
15. The method of claim 4, wherein one or more steps of the method are executed within a Trusted Execution Environment (TEE) on a computing device.
16. The method of claim 4, wherein the collateral contract merges existing asset instruments with cryptocurrency instruments on the same OTP-secured distributed ledger to create new financial instruments while maintaining the zero-trust architecture.

These claims form a self-contained, commercially robust claim family that directly maps to the collateralization mechanisms, ledger recording and enforcement processes, OTP security, privacy features, TEE integration, and RWA/digital twin coverage described in the provisionals. The full set can be incorporated into a non-provisional or continuation application (alone or in combination with the claim families of Independent Claims 1–3) to further strengthen the Parisii patent portfolio for tokenized banking and RWA infrastructure.