

Independent Claim 12 (System – Collateralization of RWA Tokens in Banking)

A system for tokenized banking using RWAs, comprising: value tokens or deposit tokens representing any physical asset, commodity, digital asset, security, contract, or RWA on an OTP-secured ledger; mechanisms to use the tokens as collateral for loans or financial arrangements with banks or institutions; and automatic ledger recording and enforcement of collateral contracts.

Dependent Claims for Independent Claim 12

The following is a complete set of dependent claims (Claims 2–20) that further specify and narrow the system of Independent Claim 12. 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 for tokenized assets (“use some of the tokens/cryptocurrency created by or transferred into the blockchain to collateralize a financial arrangement such as a bank loan”), the use of value tokens or deposit tokens as collateral for fiat-based financial arrangements with banks or institutions, ledger recording of collateral contracts, automated enforcement through ledger updates, integration with the OTP zero-trust ledger, TEE execution, privacy-preserving designs, account-balance and transaction record options, timestamp-based sequencing, RWA/digital twin applicability, and the broader tokenized banking ecosystem described in the provisionals.

Full Claim Set in Formal USPTO-Style Format (Reordered to Start with Claim 1)

1. A system for tokenized banking using RWAs, comprising: value tokens or deposit tokens representing any physical asset, commodity, digital asset, security, contract, or RWA on an OTP-secured ledger; mechanisms to use the tokens as collateral for loans or financial arrangements with banks or institutions; and automatic ledger recording and enforcement of collateral contracts.
2. The system of claim 1, 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 system of claim 1, wherein the mechanisms to use the tokens as collateral further comprise querying the OTP-secured ledger using a unique user identifier, timestamp, or account balance record to identify the tokens.
4. The system of claim 1, wherein the mechanisms to use the tokens as collateral further comprise setting aside one or more tokens on the ledger without immediate transfer of ownership until a contract term triggers enforcement.
5. The system of claim 1, wherein the loans or financial arrangements comprise fiat-based arrangements with a bank, financial institution, or other financial services company.
6. The system of claim 1, wherein automatic ledger recording of the collateral contract comprises storing contract terms as one or more encrypted records on the OTP-secured ledger using OTP encryption with a non-repeating key segment.
7. The system of claim 1, wherein enforcement of contract terms through automatic ledger updates occurs upon fulfillment, breach, repayment, or default conditions specified in the collateral contract.

8. The system of claim 1, further comprising integration of 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 OTP-secured ledger.
9. The system of claim 1, wherein the automatic ledger updates are immutable and utilize timestamp-based sequencing for proper ordering and lookup of collateral-related records.
10. The system of claim 1, wherein the OTP-secured 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 system of claim 1, wherein the OTP-secured ledger is further configured to store both account balance records and transaction records related to the collateral contract.
12. The system of claim 1, wherein the system provides full anonymity to the parties during the collateral arrangement, with activation of full transaction history occurring only upon a legal requirement.
13. The system of claim 1, wherein the OTP-secured ledger provides information-theoretic perfect secrecy and quantum-resistant security for the collateral tokens, contract records, and all automatic updates.
14. The system of claim 1, 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 system of claim 1, wherein one or more steps of the collateral mechanisms or automatic ledger recording and enforcement are executed within a Trusted Execution Environment (TEE) on a computing device.
16. The system of claim 1, wherein the collateral contract merges existing asset instruments with cryptocurrency instruments on the same OTP-secured ledger to create new financial instruments while maintaining the zero-trust architecture.
17. The system of claim 1, further comprising automated monetization, settlement, and reinvestment of tokenized reserves using the collateralized value tokens or deposit tokens on the OTP-secured ledger.
18. The system of claim 1, further comprising performing a Know Your Customer/Anti-Money Laundering (KYC/AML) verification prior to using the tokens as collateral while preserving privacy-preserving design for subsequent operations.
19. The system of claim 1, further comprising server-side destruction of the OTP decryption key or key segments immediately after secure delivery to the token owner in connection with collateral recording or enforcement.
20. The system of claim 1, wherein the system maintains regulatory compliance mechanisms during collateral setup while preserving the privacy-preserving and quantum-resistant design for all ledger operations involving the collateral contracts.

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 (renumbered to begin with Claim 1) can be incorporated into a non-provisional or continuation application (alone or in combination with the claim families of Independent Claims

1–11) to further strengthen the Parisii patent portfolio for tokenized banking and RWA infrastructure.