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Inventor(s)

Patton; Damien et al.

DATA RETRIEVAL AND VALIDATION FOR ASSET ONBOARDING

Abstract

In certain aspects of the disclosure, a computer-implemented method includes collecting, via an artificial intelligence module, a first set of data associated with an asset and creating identifiers associated with the first set of data. The method includes collecting a second set of data associated with the asset based on the identifiers and comparing the first set of data and the second set of data based on the identifiers. The method includes determining validation of the first set of data based on the comparison and generating a result of approval or rejection based on the comparison.

Inventors: Patton; Damien (Plano, TX), Gratton; Christian (Eaton Rapids, MI)

Applicant: TRETE Inc. (Prosper, TX)

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Background/Summary

CROSS REFERENCE TO RELATED APPLICATIONS [0001] The present application is a continuation of U.S. patent application Ser. No. 18/963,508, entitled “Data Retrieval And Validation For Asset Onboarding”, filed Nov. 28, 2024, which is incorporated herein in its entirety. [0002] U.S. patent application Ser. No. 18/963,508, is a continuation of U.S. patent application Ser. No. 18/616,149, entitled “Data Retrieval And Validation For Asset Onboarding”, filed Mar. 25, 2024, which is incorporated herein in its entirety. [0003] U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/454,622, entitled “Transaction Platform With Synchronized Semi-Redundant Ledgers,” filed on Mar. 24, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/509,257, entitled “Data Retrieval and Validation for Asset Onboarding,” filed on Jun. 20, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/509,261, entitled “Data Validation and Assessment Valuation,” filed on Jun. 20, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/509,264, entitled “Secure Identifier Integration,” filed on Jun. 20, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/509,266, entitled “Dual Ledger Syncing,” filed on Jun. 20, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/515,337, entitled “Metadata Process, with Static and Evolving Attributes, Introduced into Tokenization Standards,” filed on Jul. 24, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S.

Provisional Patent Application Ser. No. 63/596,471, entitled “Real Asset Fractionalization Algorithm,” filed on Nov. 6, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/600,381, entitled “Settlement and Approval Service,” filed on Nov. 17, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/615,108, entitled “Live Syncing Capitalization Table System,” filed on Dec. 27, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/615,128, entitled “Transaction Flow with Master Account Ledger and Escrow Ledger Interaction,” filed on Dec. 27, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/615,136, entitled “Regenerative Model-Continuous Evolution System (“RM-CES”),” filed on Dec. 27, 2023, all of which is incorporated herein by reference in its entirety for all purposes. U.S. patent application Ser. No. 18/616,149 claims the benefit of priority under 35 U.S.C. § 119 from U.S. Provisional Patent Application Ser. No. 63/615,145, entitled “Transaction & Settlement Validation Service (“TSVS”),” filed on Dec. 27, 2023, all of which is incorporated herein by reference in its entirety for all purposes.

TECHNICAL FIELD

[0004] The present disclosure generally relates to blockchain technology, e.g., cryptographically encoded ledgers distributed across a computing network, and more specifically relates to transaction platforms with semi-redundant ledgers.

BACKGROUND

[0005] There is a need for a technology platform that can create digital securities out of what are known as “real assets” and can function as a secondary market platform or Financial Exchange for these types of assets as well as for other types of assets such as, but not limited to, investments in franchises, investments in business that generate dividends or returns based on performance of the business or underlying asset, investments in ventures that capture or mine natural resource such as, but not limited to uranium, timber, and other commodities, private credit, private debt, intangible assets, tradeable assets, and any other types of appropriate assets. Examples of real assets include office buildings, multi-family apartment buildings, car washes, private planes or yachts, antique cars, art, jewelry, insurance policies, and even structured products that are based on the performance of an underlying asset (e.g. a racehorse). It should be understood that the disclosed technology is not limited to creating digital securities.

[0006] Real estate, for example, has long been a preferred investment, offering competitive risk-adjusted returns and a hedge against inflation. Direct investments in industries, such as real estate, e.g., purchasing real estate directly, involves deploying and risking large initial and ongoing financial sums. In contrast, indirect investments, e.g., Real Estate Investment Trusts (REITs) and other deal structures and/or securities that pool sums of money from multiple investors together to purchase investments, facilitate individual investors deploying and risking smaller initial and ongoing financial sums. Such indirect investments also involve other costs and require compliance with relevant securities statutes and regulations.

[0007] The description provided in the background section should not be assumed to be prior art merely because it is mentioned in or associated with the background section. The background section may include information that describes one or more aspects of the subject technology.

SUMMARY

[0008] An exemplary aspect relates to an electronic and computer technology platform for

facilitating a “closed” electronic secondary market exchange for tokens (e.g., cryptographic tokens that represent shares or other interests in real estate and/or other assets) which are created by and may be traded by participants registered and validated by a computer system integrated within the technology platform (as opposed to third party token marketplaces). The technology platform includes a novel specialized computer architecture and customized computer code adapted and programmed to implement novel functions that are not currently and have not previously been performed with prior asset exchange platforms. Novel aspects include semi-redundant ledgers that are automatically synchronized by the computer system and which overcome other technical limitations of prior transaction management systems. (possible to have third party market places)

[0009] An exemplary aspect relates to a pair of synchronized semi-redundant ledgers that maintain a public and/or private record of each transaction executed on the platform (for example, recorded on a blockchain), in which personally identifiable information (PII) of parties to the transaction are not disclosed and therefore not publicly accessible via the semi-redundant ledgers. In other aspects, the pair of synchronized semi-redundant ledgers maintain, instead, a private record of each transaction. An example can be a regular ledger of any type that is backed up and synchronized with a blockchain (public or private ledger). This automated auditing mechanism facilitates fraud, theft, and loss (if used for inventory instead of real assets). For example, a Consumer Packaged Goods (“CPG”) company could keep their entire inventory system on the blockchain to audit stores to control shrinkage, loss prevention, and/or theft.

[0010] An exemplary aspect of the disclosed technology includes a computer system specially configured and programmed to perform functions of a transaction platform that includes a network-accessible computer server system with semi-redundant ledgers which are automatically synchronized by the computer system. The semi-redundant ledgers include a first ledger type that may include a database (e.g., centrally controlled by an operator of the computer system); a tokenization module configured to create and/or manage tokens as described herein and configured to interact with a second ledger (e.g., a blockchain); a digital wallet management module configured to receive, store, and transmit digital tokens; and a role-based access module configured to validate participants and their authorized roles as well as authorize and/or limit the participants' functional interactions with the computer system based on their approved roles. The transaction platform with semi-redundant ledgers may provide mechanisms by which investors may trade and/or exchange (e.g., acquire and/or transfer) tokenized portions of real estate/real properties while remaining anonymous (as described herein). The tokenized portions of real estate/real properties may be referred to herein as “asset tokens.” The mechanisms by which the investors may trade and/or exchange tokenized portions of real estate/real properties may include tokenization and a dual ledger system. The transaction platform may facilitate a property owner to tokenize the property by generating multiple tokens collectively representing the value of the property. The transaction platform may facilitate investors to browse listed properties and tokens representing fractional shares of the value of one or more properties. The transaction platform may facilitate investors to acquire and transfer the tokens.

[0011] An exemplary aspect of the disclosed technology may include the transaction platform being specially configured and programmed to record token transactions in two semi-redundant ledgers on a computing network. One ledger, referred to herein as the “primary ledger,” is configured to maintain data stored therein as confidential. The primary ledger may be internal to the transaction platform. In the primary ledger, asset token transactions may be recorded in association with personally identifiable information (PII) of the buyer and seller of the token. The transactions are also recorded in a public or private ledger, referred to herein as the “secondary ledger.” The secondary ledger may be implemented as a blockchain. In certain aspects, the secondary ledger is configured to support immutable features. The secondary ledger may be configured to not store personally identifiable information (PII) of the buyer(s) or seller(s).

[0012] While exemplary aspects of the transaction platform are described herein with reference to

an underlying real estate or real property asset, it should be understood that the technology disclosed herein may be applied to any type of underlying asset including, but not limited to, intangible assets.

[0013] An exemplary method of exchanging digital assets representing fractional interests in an asset includes receiving information regarding characteristics (e.g., size, location, calculated values, depreciation) of an asset and generating a plurality of digital assets representing fractional interests in the asset. The method also includes establishing a smart contract for exchanging at least one of the plurality of digital assets held by a first entity for trade proceeds from a second entity. The method additionally includes performing a transaction according to the smart contract, and updating a capitalization table based on the performed transaction. The method further includes recording data pertaining to the performed transaction on a blockchain.

[0014] Others may be notified of the information regarding characteristics of an asset. Others may be invited to propose an exchange for at least one of the plurality of digital assets representing fractional interests in the asset. A proposal of an exchange for at least one of the plurality of digital assets may be received. Establishing the smart contract for the exchange for at least one of the plurality of digital assets may be responsive to receiving the proposal of the exchange.

[0015] The method may further include waiting a predefined period of time after a current owner's acquisition of the asset prior to inviting others to propose an exchange for at least one of the plurality of digital assets representing fractional interests in the asset. Transaction fees may be collected from at least one of the first entity and the second entity, the transaction fees set according to the smart contract governing the performed transaction. At least some of the collected transaction fees may be distributed as license fees to a third entity. Settlement statements pertaining to the performed transaction may be distributed to at least one of the first entity and the second entity. The method may additionally include recording transaction data pertaining to the performed transaction, including personally identifiable information of at least one of the first entity or the second entity, in a primary ledger configured to maintain the transaction data as confidential, and recording transaction data pertaining to the performed transaction, absent personally identifiable information of the first entity and the second entity, in a secondary ledger configured to make the transaction data publicly or privately available on a blockchain. The asset may include real estate, for example, and the digital assets representing fractional interests in the asset may include nonfungible tokens (NFTs), and/or, but is not limited to, fungible tokens, hybrid tokens, cryptocurrencies, crypto tokens, crypto coins, security token, and asset tokens, having metadata including identification information of the buyer of the NFTs. The smart contract may be established by a broker/dealer with at least one of the first entity or the second entity.

[0016] An exemplary non-transitory computer readable medium stores computer-readable instructions executable by a hardware computing processor to perform operations of a method for recording transactions with semi-redundant ledgers as described herein.

[0017] An exemplary system for recording transactions with semi-redundant ledgers includes at least one device including a hardware computing processor, the system being configured to perform operations of a method for recording transactions with semi-redundant ledgers as described herein. The system may include a non-transitory memory having stored thereon computing instructions, executable by the hardware computing processor, to perform operations of a method for recording transactions with semi-redundant ledgers as described herein.

[0018] An exemplary system for recording transactions with semi-redundant ledgers includes at least one device including a hardware circuit operable to perform a function, the system being configured to perform operations of a method for recording transactions with semi-redundant ledgers as described herein.

[0019] According to certain aspects of the present disclosure, a computer-implemented method is provided. The method includes receiving information regarding characteristics of an asset. The method includes generating at least one digital asset representing fractional interests in the asset.

The method includes facilitating establishment of a smart contract for exchanging the at least one digital asset held by a first entity for trade proceeds from a second entity. The method includes performing a transaction based on the smart contract. The method includes updating a capitalization table based on performing the transaction. The method includes recording data, pertaining to the transaction that is performed, on a primary ledger and a secondary ledger.

[0020] According to certain aspects of the present disclosure, a system is provided. The system includes one or more memories comprising instructions and one or more processors configured to execute the instructions which, when executed, cause the one or more processors to receive information regarding characteristics of an asset. The one or more processors is configured to execute the instructions which, when executed, cause the one or more processors to generate at least one digital asset representing fractional interests in the asset. The one or more processors is configured to execute the instructions which, when executed, cause the one or more processors to facilitate establishment of a smart contract for exchanging the at least one digital asset held by a first entity for trade proceeds from a second entity. The one or more processors is configured to execute the instructions which, when executed, cause the one or more processors to perform a transaction based on the smart contract. The one or more processors is configured to execute the instructions which, when executed, cause the one or more processors to update a capitalization table based on performing the transaction. The one or more processors is configured to execute the instructions which, when executed, cause the one or more processors to record data, pertaining to the transaction that is performed, on a primary ledger and a secondary ledger.

[0021] According to other aspects of the present disclosure, a non-transitory machine-readable storage medium comprising machine-readable instructions for causing a processor to execute a method is provided. The method includes receiving information regarding characteristics of an asset. The method includes generating at least one digital asset representing fractional interests in the asset. The method includes facilitating establishment of a smart contract for exchanging the at least one digital asset held by a first entity for trade proceeds from a second entity. The method includes performing a transaction based on the smart contract. The method includes updating a capitalization table based on performing the transaction. The method includes recording data, pertaining to the transaction that is performed, on a primary ledger and a secondary ledger.

[0022] According to certain aspects of the present disclosure, a system is provided. The system includes one or more memories comprising instructions and one or more processors configured to execute the instructions, which, when executed, cause the one or more processors to collect, via an artificial intelligence module, a first set of data associated with an asset and create identifiers associated with the first set of data. The system includes one or more memories comprising instructions and one or more processors configured to execute the instructions, which, when executed, cause the one or more processors to collect a second set of data associated with the asset based on the identifiers and compare the first set of data and the second set of data based on the identifiers. The system includes one or more memories comprising instructions and one or more processors configured to execute the instructions, which, when executed, cause the one or more processors to determine validation of the first set of data based on the comparison and generate a result of approval or rejection based on the comparison.

[0023] According to other aspects of the present disclosure, a non-transitory machine-readable storage medium comprising machine-readable instructions for causing a processor to execute a method is provided. The method includes collecting, via an artificial intelligence module, a first set of data associated with an asset and creating identifiers associated with the first set of data. The method includes collecting a second set of data associated with the asset based on the identifiers and comparing the first set of data and the second set of data based on the identifiers. The method includes determining validation of the first set of data based on the comparison and generating a result of approval or rejection based on the comparison.

Description

BRIEF DESCRIPTION OF DRAWINGS

[0024] The disclosure is better understood with reference to the following drawings and description. The elements in the figures are not necessarily to scale, emphasis instead being placed upon illustrating the principles of the disclosure. Moreover, in the figures, like-referenced numerals may designate to corresponding parts throughout the different views.

[0025] FIG. 1 is a block diagram illustrating an exemplary technological system including a transaction platform having semi-redundant ledgers.

[0026] FIG. 2 illustrates an exemplary process for tokenization of an asset, according to some embodiments of the disclosed technology.

[0027] FIG. 3 illustrates an exemplary process for user onboarding and account creation, according to some embodiments of the disclosed technology.

[0028] FIG. 4 illustrates an exemplary process for acquiring and transferring asset tokens on the transaction platform of FIG. 1, according to some embodiments of the disclosed technology.

[0029] FIG. 5 illustrates an exemplary seller login and transaction flow using the exemplary transaction platform of the system of FIG. 1.

[0030] FIG. 6 illustrates an exemplary buyer login and transaction flow **600** using the exemplary transaction platform of the system of FIG. 1.

[0031] FIG. 7 illustrates an exemplary fee flow using the exemplary transaction platform of the system of FIG. 1.

[0032] FIG. 8 depicts a block diagram of an example computer system in which embodiments described herein may be implemented.

[0033] FIGS. 9A, 9B, and 9C each shows an exemplary illustration of a separate phase in an asset onboarding process performed by an asset onboarding system for use with the exemplary transaction platform of the systems of FIGS. 1 and 5-7.

[0034] FIG. 10 depicts a block diagram of an exemplary asset onboarding system in which embodiments described herein may be implemented.

[0035] FIG. 11 illustrates an exemplary method for data retrieval and validation performed by the asset onboarding system of FIG. 10, according to some embodiments of the disclosed technology.

[0036] In one or more implementations, not all of the depicted components in each figure may be required, and one or more implementations may include additional components not shown in a figure. Variations in the arrangement and type of the components may be made without departing from the scope of the subject disclosure. Additional components, different components, or fewer components may be utilized within the scope of the subject disclosure.

DETAILED DESCRIPTION

[0037] The detailed description set forth below is intended as a description of various implementations and is not intended to represent the only implementations in which the subject technology may be practiced. As those skilled in the art would realize, the described implementations may be modified in various different ways, all without departing from the scope of the present disclosure. Accordingly, the drawings and description are to be regarded as illustrative in nature and not restrictive.

[0038] The platform of the system **100** may automatically create and dynamically update (e.g., maintain) capitalization tables of assets underlying tokens exchanged on the platform, thereby addressing a long-standing pain point in businesses having investors for whom such capitalization tables must be manually created and revised whenever ownership changes occur. The automatic creation and live syncing maintenance of capitalization tables may facilitate their being continually up to date, complete, verified, and audit-ready (e.g., dynamically updated). For example, the platform of the system **100** may provide owners with a list of new investors in a tokenized asset

based on the updated capitalization table, reflecting every buyer of the investors' tokens representing an interest in the underlying asset. The platform may also provide value to the transfer side via improved efficiency and the reduction of manual pain points in their business. The ease and simplicity with which the systems and methods of the platform described herein may be applied in practice may provide compelling inducements for industries traditionally slow to adopt new technology, e.g., commercial real estate, to adopt the technology disclosed herein for facilitating transaction processing for the benefit of buyers and sellers of digital assets representing fractional ownership in underlying assets, via the platform of the system **100**, sponsors of investments in assets and/or owners of assets (e.g., real estate) may provide access to investments in such assets which may have previously been unavailable, for example, due to securities regulations and/or rules defining sophisticated and accredited investors. Retail investors and buyers of assets have traditionally been locked out of participating in commercial real estate investments because they lack the minimum investment threshold and/or do not have sufficient qualifications as traditional investors to acquire an interest in an asset from a Seller of the interest in the asset. The platform of the system **100** may establish a secondary exchange via which the asset tokens are exchanged in secondary trades, following any holding periods following the primary issuance of securities underlying the asset tokens as may be required by securities regulations (e.g., Rule **144**), so the restrictions of the securities regulations pertaining to qualifications of the investors may not apply to the contemplated exchange of asset tokens. For example, the platform of the system **100** may unlock real estate investment opportunities for retail buyers, not only facilitating retail buyers to capture return on investment, but also to take advantage of potential tax savings, for example, via write-offs of depreciation of the underlying assets on tax returns. The disclosed technology platform that can create digital securities out of what are known as "real assets" and can function as a secondary market platform or Financial Exchange for these types of assets as well as for other types of assets such as, but not limited to, investments in franchises, investments in business that generate dividends or returns based on performance of the business or underlying asset, investments in ventures that capture or mine natural resource such as, but not limited to uranium, timber, and other commodities, private credit, private debt, intangible assets, tradeable assets, and any other types of appropriate assets.

[0039] FIG. **1** is a block diagram illustrating an exemplary technological system **100** including a transaction platform having semi-redundant ledgers, such as primary ledger **102** and secondary ledger **104**. An owner **112**, a seller **114**, and a buyer **116** may each include computing and communication systems (e.g., an owner device, a seller device, and a buyer device, respectively) corresponding to and/or representing users interfacing with the system **100**. The owner **112** may be an owner of an asset listed on the transaction platform and/or a sponsor of investments in an asset listed on the transaction platform, and may also be referred to as an asset owner or a property owner. The seller **114** may represent one who is selling or listing an asset as available for sale or exchange, e.g., available to be transferred to another user in exchange for something else (e.g., tokens, currency, etc.). The seller **114** may also be referred to as a seller when participating in a buy-sell transaction, for example. The buyer **116** may represent one who is seeking to purchase, buy, or acquire at least a partial interest in an asset which is listed (e.g., as available for sale or exchange) on the transaction platform. The buyer **116** may also be referred to as a buyer when participating in a buy-sell transaction, for example. The system **100** may perform verification of identification and related information for each of the users of the system **100** (e.g., including owner **112**, seller **114**, and/or buyer **116**) via an online identity verification process, for example, a know your customer (KYC) verification process for an individual user, a know your business (KYB) verification process for any business entity, such as, but not limited to, limited liability company (LLC), C corporation, S corporation, and other appropriate business entities, and/or an anti-money laundering (AML) verification process. Each user of the system **100** may communicatively couple an electronic and/or computer-networked funding source and/or recipients of funds (e.g., financial

institution account, bank account, credit union account, investment account, cryptocurrency account, digital wallet, and/or other provider or recipient of digital representations of currency and/or digital assets associated with a transaction processed by the transaction platform) to the system **100**. Digital assets may include, but is not limited to, cryptocurrencies, crypto tokens, crypto coins, security token, asset tokens, non-fungible tokens (NFTs), fungible tokens, and/or other appropriate forms of digital assets. The electronic and/or computer-networked funding source and/or recipients of funds may include a computing system of one or more third-party accounts of users of the system **100**. Sending and/or distributing fees and/or funds, receiving and/or collecting fees and/or funds, and exchanging assets for fees and/or funds as described herein may merely be illustrative examples of the technological systems and methods described herein which may be applied in addressing challenges in a variety of other contexts and applications, also. For example, the technological systems and methods described herein may provide novel systems and methods for transmitting and/or receiving transmissions of various types of digital content (e.g., digital bits and/or bytes storable in a computer-readable memory of the system **100**) over a computing communication system associated with the system **100**. In various non-limiting examples, including those described herein, the digital content transmitted and/or received by components of the systems and methods described herein may include digital representations of currency, cryptocurrency, NFTs, and/or digital assets such as written works, artwork, photographs, audio/video programs, music, digital blueprints, computer-aided design (CAD) files representing physical articles of manufacture, architectural designs, plats of survey, deeds to real property, stock and/or membership interests in business entities, executed contracts, ownership and/or membership interests in timeshare properties, co-op properties, travel/vacation clubs, recreational clubs, social clubs, etc. Additional examples of content could be valuation estimates, third party appraisals, proof of purchases, copies of insurance policies, profit and loss data, calendars and schedules, and performance data.

[0040] The transaction platform may include the primary ledger **102**, a transfer agent **106**, backend servers **132**, and a website **134**. While the primary ledger **102** and the transfer agent **106** are depicted as separate, it should be understood that, in certain aspects, the primary ledger **102** and the transfer agent **106** are included within the same service. The users may interact with the website **134** via a web browser app executing on the owner **112**, the seller **114**, and the buyer **116**, all of which can be, but is not limited to, a desktop computer, laptop computer, tablet computer, personal digital assistant (PDA), cell phone, mobile phone, smart phone, and/or other computing devices including mobile devices. The transaction platform may be communicatively coupled with a transaction ATS broker/dealer module **130**, a pricing oracle **136**, and a secondary ledger **104**. While, in some aspects, the primary ledger **102** is described as being centralized and the secondary ledger **104** as being decentralized, it should be understood that the primary ledger **102** could be decentralized. The primary ledger **102** and/or the secondary ledger **104** may be implemented with blockchain technology. The primary ledger **102** and secondary ledger **104** may be private or public. The primary ledger **102** and the secondary ledger **104** may include multiple copies of ledgers maintained on different computing nodes of computing networks implementing and/or supporting one or more public blockchain protocols, for example, but not limited to, Ethereum, Bitcoin, Binance Smart Chain (BSC), Cardano, Polkadot, Solana, Chainlink, Cosmos, TRON, HIVE, Polygon (Matic Network), and more.

[0041] In certain aspects, the primary ledger **102** can store all user personally identifiable information (PII) utilized by the system **100**, as well as a capitalization table (also referred to as a cap table) that maintains the status of platform assets and transactions, including the capitalization of each asset (e.g., real property) listed on the platform (e.g., listed as available for transactions on the platform). The primary ledger **102** may be implemented as a Structured Query Language (SQL) database, for example. In certain aspects, the primary ledger **102** can be maintained by the transfer agent **106**. The function of the transfer agent **106** may be unregulated. The transfer agent **106** may

record transactions in the primary ledger **102**. The transfer agent **106** may synchronize the primary ledger **102** and the secondary ledger **104**. The transfer agent **106** may act as a gatekeeper and share information regarding transactions on the primary ledger **102** and/or the secondary ledger **104** only with authorized users and/or the transaction ATS broker/dealer module **130**.

[0042] The transaction ATS broker/dealer module **130** may include computing and communication systems corresponding to and/or representing a registered broker, registered dealer, registered broker/dealer licensed by the US Securities and Exchange Commission, the Financial Industry Regulatory Agency (FINRA), other domestic/international regulatory or governmental agencies, and/or similar roles in various exemplary applications and/or jurisdictions in which the system **100** is utilized. The transaction ATS broker/dealer module **130** may interface with the system **100** to provide associated broker/dealer functionality on the transaction platform of the system **100**.

Functionality provided by the transaction ATS broker/dealer module **130** may be separate from functionality provided by other modules of the transaction platform, for example, due to regulatory requirements including those promulgated by the Financial Industry Regulatory Authority (FINRA). The transaction ATS broker/dealer module **130** may include an Alternative Trading System (ATS) and implementations (e.g., software, firmware, programmable logic arrays, electronic circuitry, etc.) of FINRA-compliant processes and methods for facilitating the transactions processed by the transaction platform as approved and licensed by FINRA.

Functionality provided by the transaction ATS broker/dealer module **130** may be implemented in a virtual private cloud separate from other modules of the transaction platform. Firewalls may be established for the transaction ATS broker/dealer module **130** to be separate from and/or on a separate web services instance than other modules of the transaction platform. The transaction ATS broker/dealer module **130** may provide functionality to introduce buyers **116** and sellers **114** to each other, to generate smart contracts, to settle transactions facilitated by the transaction platform, distribute fees associated with the transactions facilitated by the transaction platform to appropriate participants in the system **100**, and/or to act as a gatekeeper of transactions facilitated by the transaction platform. Smart contracts are digital contracts that automatically execute, control or document events and actions according to the terms of a contract or an agreement. Fees generated from activities on the transaction platform during an acquisition/transfer transaction (e.g., buy-sell transaction, acquisition transaction, merger transaction, etc.) may be collected and/or distributed by the transaction ATS broker/dealer module **130**, for example, according to rules, agreements, and/or smart contracts associated with the transaction facilitated by the transaction platform. Fees generated from activities and/or participants of the system **100** outside the transaction ATS broker/dealer module **130** (e.g., from other participants of the transaction platform and/or any third-party system that is not included in the transaction platform of the system **100**) may be processed and collected by the transaction platform.

[0043] The transaction ATS broker/dealer module **130** may request payment of fees (e.g., fees associated with a transaction facilitated by the transaction platform of the system **100**) via third-party custody account(s) of the buyer **116**. The transaction ATS broker/dealer module **130** may deduct funds sufficient to cover the fees from proceeds of the transaction to pay seller fees (e.g., fees payable to the seller **114**) as stipulated by and/or agreed to by the seller **114** in a smart contract associated with the transaction as part of a process of listing a token as available for an exchange transaction facilitated by the transaction platform. A computing system of the third-party custody account(s) may send funds to cover the fees to the transaction ATS broker/dealer module **130** at which time the transaction ATS broker/dealer module **130** may keep the funds covering the fees. The transaction ATS broker/dealer module **130** may disburse funds covering a licensing fee for the transaction platform to one or more entities due those fees. The transaction ATS broker/dealer module **130** may disburse funds covering a partnership fee to the transfer agent **106**. The transaction ATS broker/dealer module **130** may generate and/or distribute a final settlement statement to the buyer **116** and seller **114**. In the event of any errors, omissions, glitches, or

problems associated with the transaction processed by the transaction platform, the transaction ATS broker/dealer module **130** may notify a designated third party of the event for appropriate remediation. The transaction ATS broker/dealer module **130** may include one or more maintenance and support modules via which remediation, updates, upgrades, and/or support may be provided via a third-party computing system communicatively coupled with the transaction ATS broker/dealer module **130**.

[0044] The pricing oracle **136** may include a third-party service that connects smart contracts in the transaction platform of the system **100** with third-party entities and third-party systems outside of the system **100**. The pricing oracle **136** may provide a user of the system **100** with an estimate of the current value of an asset. The pricing oracle **136** may facilitate calculations and computations based on the estimate as directed by the user. The user may modify inputs to the pricing oracle **136** to utilize the pricing oracle **136** for determining the user's own market pricing estimates. For example, the buyer **116** may modify inputs to the pricing oracle **136** to utilize the pricing oracle **136** for estimating a future value of their investment in an asset and determining an amount of funds the buyer **116** may agree to exchange for the asset on a given day. The seller **114** may transmit information indicating agreement with pricing data provided by the pricing oracle **136**, or the seller **114** may transmit information that overrides the pricing data provided by the pricing oracle **136**. For example, in the context of commercial real estate assets, the pricing oracle **136** may include a digital broker opinion of value (BOV).

[0045] In an example, an owner **112** (e.g., real estate property owner) may authenticate with the system **100** according to KYB KYC AML **118** protocols and methodologies. The owner **112** may link a bank account **140** and a currency custody module **142** to the system **100**. The currency custody module **142** may serve as a custodian for the owner **112**'s currency on the system **100**. The currency custody module **142** may be configured to hold fiat currency, for example, US dollars (\$) or other forms of fiat currency. A platform digital wallet custody module **144** may serve as a custodian for the owner **112**'s digital assets on the system **100**.

[0046] In the example, a seller **114** may authenticate with the system **100** according to KYB KYC AML **120** protocols and methodologies. In some examples, the owner **112** and the seller **114** may be the same individual or entity playing the different roles in a transaction, while in other examples, the owner **112** and the seller **114** may be different individuals or entities, for example, if the seller **114** is a broker or agent engaged by the owner **112** to list and/or transfer the property on the transaction platform of the system **100** on their behalf. The seller **114** may link a bank account **148** and a currency custody module **150** to system **100**. The currency custody module **150** may serve as a custodian for the seller **114**'s fiat currency on the system **100**. A digital wallet custody module **157** may serve as a custodian for the seller **114**'s digital assets on the system **100**. These digital assets may include cryptocurrency, e.g., USDC tokens and any other crypto currencies. The digital wallet custody module **157** may authenticate with the system **100** according to wallet KYC **159** protocols and methodologies. The digital wallet custody module **157** may also include functionality and/or an interface to convert or exchange the digital currency held thereby into fiat currency for the benefit of the seller **114**. Conversions or exchanges of the cryptocurrency held by the digital wallet custody module **157** to fiat currency may be documented by a transaction entry in the primary ledger **102** and the secondary ledger **104**. A platform digital wallet custody module **152** may serve as a custodian for the seller **114**'s digital assets on the system **100**, including the digital assets which the seller **114** transfers on behalf of a separate owner (e.g., via a broker or agency relationship) and the digital assets which the seller **114** transfers on its own behalf as also owner **112** of the digital assets.

[0047] An asset tokenization module **108** may generate one or more digital assets representing an asset and/or a value of an asset, for example, a real estate property owned by the owner **112**, and store the generated digital assets in an asset wallet custody module **146**. The asset wallet custody module **146** may transmit data to the primary ledger **102** and the secondary ledger **104** for recording the generation of the digital assets on the secondary ledger **104**. The asset wallet custody

module **146** may transmit the digital assets to the owner **112**'s platform digital wallet custody module **144** and provide data to the transfer agent **106** to record in the primary ledger **102** regarding the creation and/or transfer of the digital assets generated by the asset tokenization module **108**. The asset wallet custody module **146** may transmit an invitation to the seller **114** to claim the digital assets generated by the asset tokenization module **108**. When the seller **114** claims or retrieves its associated portion of the digital assets generated by the asset tokenization module **108** that is stored in the asset wallet custody module **146**, for example, if the seller **114** is going to trade its associated portion of the digital assets generated by the asset tokenization module **108** on the system **100**, then the asset wallet custody module **146** may transmit the digital assets to the seller **114**'s platform digital wallet custody module **152** and transmit information regarding the transfer to the transfer agent **106** for recording on the primary ledger **102**. In certain other aspects, instead of transmitting an invitation to the seller **114**, the asset wallet custody module **146** can transmit the digital assets generated by the asset tokenization module **108** directly to the seller **114**'s asset wallet custody module **146**.

[0048] In an example, a buyer **116** may authenticate with the system **100** according to KYB KYC AML **122** protocols and methodologies. The buyer **116** may link a bank account **154** and a currency custody module **156** to the system **100**. The currency custody module **156** may serve as a custodian for the buyer **116**'s fiat currency on the system **100**. A digital wallet custody module **158** may serve as a custodian for the buyer **116**'s digital assets on the system **100**. These digital assets may include cryptocurrency, e.g., USDC tokens and any other crypto currencies. The digital wallet custody module **158** may authenticate with the system **100** according to wallet KYC **160** protocols and methodologies. The digital wallet custody module **158** may also include functionality and/or an interface to convert or exchange the digital currency held thereby into fiat currency for the benefit of the buyer **116**. Conversions or exchanges of the cryptocurrency held by the digital wallet custody module **158** to fiat currency may be documented by a transaction entry in the secondary ledger **104**. A platform digital wallet custody module **162** may serve as a custodian for the buyer **116**'s digital assets on the system **100**, for example, shares in tokenized assets generated by the asset tokenization module **108**.

[0049] In an example, the buyer **116** may see that the seller **114** has listed its associated portion the digital assets generated by the asset tokenization module **108** that is stored in the asset wallet custody module **146** represented by one or more digital assets on the website **134** and engages in a transaction processed by the system **100** to exchange currency via the currency custody module **156** and/or digital assets via the digital wallet custody module **158** for digital assets generated by the asset tokenization module **108** representing the asset in which the buyer **116** is interested. The seller **114** may receive currency and/or digital assets from the buyer **116**'s currency custody module **156** and/or digital wallet custody module **158**, while the buyer **116** may receive digital assets, representing the asset from the seller **114**'s platform digital wallet custody module **152**, into the buyer **116**'s platform digital wallet custody module **162**. Data regarding the transfer may be transmitted to the transfer agent **106** for recording on the primary ledger **102** as well as on the secondary ledger **104**.

[0050] FIG. 2 illustrates an exemplary process **200** for tokenization of an asset, according to some embodiments of the disclosed technology. There are two types of participants in the process **200**. One is an owner, (e.g., an asset holder), such as the owner **112**, who may also be referred to as a sponsor or general partner (GP). The other is an investor, also referred to as a limited partner (LP). The investor may be a current investor in the asset or an investor who wants to invest in the asset. The investor may also be referred to as the buyer, such as the buyer **116**.

[0051] Initially (e.g., at or prior to "START"), the participants (e.g., users) may be onboarded with the system **100** as discussed with reference to FIG. 1, and the process **200** that the participants undergo to become onboarded with the system **100** is described in detail below. For example, the owner (e.g., may be GP) may undergo a KYB process and a KYC account for the owner **112** may

be created with the system **100** (operation **202**). The owner **112** may approve sale of the asset using the system **100** (operation **204**) to generate a smart contract memorializing agreement to sell and list. After the owner **112** agrees to tokenize an asset (operation **206**), the system **100** may tokenize the asset as security tokens (operation **208**), for example, or as other digital assets including, but is not limited to, nonfungible tokens (NFTs), fungible tokens, hybrid tokens, cryptocurrencies, crypto tokens, crypto coins, security token, and asset tokens, having metadata including identification information of the buyer of the NFTs. The security tokens may include, for example, ERC 1400 tokens. The security tokens may be fungible tokens or non-fungible tokens, which are unique and differentiated from other tokens representing a share of value in the asset, and may store associated meta data. In various examples, other digital asset types may be used. The security tokens created may include tokens designated as being owned by the GP and tokens owned by each of the investors or LPs who also hold an interest in the asset.

[0052] In the example of FIG. 2, an asset having a net value of \$1,000,000 may be tokenized as 1,000 tokens, each token having a value of \$1,000. In this example, the net value of the asset may be taken into account any debt by which the asset is burdened. In other words, an asset having a market value of \$2,000,000, and a mortgage securing a debt of \$1,000,000 recorded as a lien against the asset, may have a net value of \$1,000,000. An asset having a market value of \$1,000,000, and no debt against the asset, may have a net value of \$1,000,000.

[0053] These tokens may be sent by the transfer agent **106** to a platform digital wallet, such as the platform digital wallet custody module **152**, created for the asset (operation **210**), and the capitalization table for the asset may be updated by the transfer agent **106** to reflect moving the tokens (operation **224**). An identification number (ID) identifying the unique tokens may be included in the capitalization table along with the token's owner or investor's identification information. The platform digital wallet may be held by the system **100** or a third party.

[0054] The system **100** may invite the GP to claim the tokens (operation **212**). When the GP claims the tokens, they may be moved from the platform wallet to the GP's digital wallet (operation **214**), and the capitalization table may be updated to reflect the move (operation **224**). The tokens claimed by the GP are only the GP's tokens, not investors' (LP's) tokens. The GP may then invite the investors (LPs) to claim their tokens (operation **216**). Once the LPs claim their tokens, the LPs may be free to conduct transactions on the system **100** using the tokens, for example, transferring their tokens or exchanging their tokens for other items of value, for example, other tokens representing interests in other assets. If an LP who wishes to claim their tokens is not registered or onboarded onto the system **100**, the LP may undergo a KYC process to create an investor account with the platform on the system **100** (operation **218**) and create the LP's digital wallet (operation **220**). The LPs may then claim their tokens, which may then be moved from the platform asset digital wallet (which may have been holding the tokens since they were created in operation **208**) to the LP wallets (operation **222**), and the capitalization table may be updated to reflect the moves (operation **224**). For example, the capitalization table may associate the token identifiers (IDs) with the names of the LPs.

[0055] When the capitalization table is updated (operation **224**), the capitalization table may be updated in the primary ledger on the blockchain by the system **100**. The system **100** may also update the secondary ledger to match the primary ledger. PII about the GP or LPs may be withheld from and not stored in the secondary ledger. For example, instead of an LP name, the secondary ledger may associate token IDs with a hash value that is unique to the LP. In this manner, the blockchain transaction may be linked to the LP, while the LP may remain anonymous. The primary and secondary ledgers **102**, **104** may be correlated using a database within the platform of the system **100**.

[0056] FIG. 3 illustrates an exemplary process **300** for user (e.g., the owner **112**, the seller **114**, or the buyer **116**) onboarding and account creation, according to some embodiments of the disclosed technology. For a new user, e.g., the owner **112**, the seller **114**, or the buyer **116**, the platform of the

system **100** may first perform a light account creation with the user's name, email address, and password (operation **302**). The platform may then verify the user's email address (operation **304**), for example, by emailing a verification link to the user's email address, which the user may click or follow to verify the user's email address with the platform.

[0057] After successful email verification, the platform of the system **100** may perform a level 1 account creation for the user (operation **306**). The level 1 account may provide limited access to the exchange, for example, authorizing the user to browse tokenized assets, but not to acquire or exchange the tokens created to represent the tokenized assets.

[0058] A user may gain level 2 access by successfully completing the KYB/KYC/AML process (operation **308**). The platform may create a level 2 access account for the user to provide the user with full exchange access (operation **310**), which may include all access of the level 1 access plus full access to the exchange, for example, authorizing the user to acquire and/or exchange tokens created to represent tokenized assets. Upon successful completion of the KYB/KYC/AML process, the platform of the system **100** may also create multiple digital wallets or financial holdings accounts for the user, for example: a digital security wallet to hold digital assets (operation **312**), a fiat account to hold fiat currency (operation **314**), and a digital currency wallet to hold cryptocurrency tokens (operation **318**). The user's digital currency wallet may receive and/or transmit cryptocurrency tokens from/to digital currency wallets and/or accounts off of the platform of the system **100**. The user may fund the user's fiat account, for example, via an ACH transfer or ACH exchange with a bank (operation **316**). The user may also transfer fiat currency from the user's fiat account on the platform of the system **100** to a bank external to the system **100** via an ACH transfer (operation **316**).

[0059] With reference to operation **318**, the level 2 account may facilitate the user (e.g., the buyer **116**) to acquire and exchange tokens on the platform of the system **100**. When the user (e.g., the buyer **116**) acquires an asset token from a seller **114**, funds may be transferred out of the user's (e.g., buyer's) fiat account (e.g., the currency custody module **156**) and/or the digital wallet custody module **158** to the seller's fiat account (e.g., the currency custody module **150**) and/or the digital wallet custody module **157**, respectively, and the asset token may be moved from the owner's or seller's digital wallet for security tokens (e.g., platform digital wallet custody module **144** and platform digital wallet custody module **152**, respectively) to the user's digital token wallet (e.g., platform digital wallet custody module **162**). When the user (e.g., the seller **114**) transfers an asset token to a buyer **116**, funds may be transferred into the user's fiat account (e.g., the seller **114**'s currency custody module **150**) from the buyer's fiat account (e.g., the currency custody module **156**), and the asset token may be moved out of the user's token wallet (e.g., the seller **114**'s platform digital wallet custody module **152**) and into the buyer's token wallet (e.g., the platform digital wallet custody module **162**). In certain aspects, the user's account(s) on the platform of the system **100** may earn dividends, and the earned dividends may be moved into the user's fiat account when in the form of fiat currency or into the user's digital currency wallet when in the form of a cryptocurrency. Note that on the platform of the system **100**, asset tokens may be purchased by and/or sold for any or a variety different forms of fiat currency and/or cryptocurrency, or combinations thereof. Likewise, in such aspects, the dividends may be earned and paid to a user's account in a variety different forms of fiat currency and/or cryptocurrency, or combinations thereof.

[0060] Some users may purchase asset tokens using cryptocurrency, as described in detail below. Such a user may first successfully complete a wallet know-your-transaction (KYT) process, such as a security process, and address screen (operation **320**) to ensure the authenticity and security of the user's existing cryptocurrency. The platform of the system **100** may then connect the digital currency wallet to an external cryptocurrency digital wallet for the user (operation **322**) based on determining that the authenticity and security are proper. The user may then transfer cryptocurrency from an off-platform digital wallet to the user's on-platform cryptocurrency digital wallet. In certain aspects, the security process is continually monitoring the digital currency wallet to determine

proper authenticity and security.

[0061] When the user acquires an asset token on the platform of the system **100** using cryptocurrency, cryptocurrency may be transferred from the user's crypto wallet to the platform crypto wallet and the asset token may be moved to the user's token wallet. When the user transfers an asset token on the platform of the system **100** using cryptocurrency, cryptocurrency may be transferred into the user's crypto wallet from the platform crypto wallet and the asset token may be moved out of the user token wallet. In either case, the platform may settle the transaction with the counterparty, either in cryptocurrency or fiat currency.

[0062] FIG. **4** illustrates an exemplary process **400** for acquiring and transferring asset tokens on the transaction platform of the system **100**, according to some embodiments of the disclosed technology. A first investor (illustrated at block **402**), referred to herein as the “seller,” such as the seller **114**, holds an asset token in the seller's asset wallet (e.g., the platform digital wallet custody module **152**), as depicted at block **432**. The seller **114** requests (**404**) the asset token be listed for sale on the exchange, as illustrated at block **408**. In response, the platform informs the broker/dealer (at block **416**), such as the transaction ATS broker/dealer module **130**, which generates a corresponding seller smart contract, and sends that seller smart contract to the seller for acceptance (shown at **406**).

[0063] A second investor (depicted at block **414**), referred to herein as the “buyer,” such as the buyer **116**, agrees (at **410**) to acquire the asset token. In response, the platform informs the broker/dealer (at block **416**), which generates a corresponding buyer smart contract, and sends (at **412**) that buyer smart contract to the buyer (depicted at block **414**) for acceptance.

[0064] The broker/dealer (at block **416**) may perform a verification of funds available in the buyer's accounts, for example, to ensure that the buyer has a sufficiently high balance to complete the transaction. If not, the platform of the system **100** may send the buyer a request to add additional currency (e.g., fiat currency, cryptocurrency, tokens, and/or other digital representations of value offered to complete the transaction) to their platform account(s) being used to provide items of sufficient value in exchange for the acquisition. The platform of the system **100** may send a release request (at **418**) to the buyer's fiat account (block **422**), such as the currency custody module **156**, to transfer the required amount of fiat currency from the buyer's fiat account (block **422**) to the seller's fiat account (block **423**), such as the currency custody module **150** via currency transfers (**424**). The purchase price amount may be transferred from the buyer's fiat account to the seller's fiat account, minus a service fee (at **420**) associated with the acquisition. For example, if there was a purchase of \$1000 and a fee of \$50, there would be a transfer of \$950 from the buyer's fiat account to the seller's fiat account, and a transfer of \$50 from the buyer's fiat account to the broker dealer (at block **416**). A service fee may be transferred from the buyer's fiat account to the broker/dealer. On receipt of the required amount into the seller's fiat account (at block **423**), the platform may inform the broker/dealer.

[0065] Process steps may be taken to protect the token from being transferred to another other than the buyer during the process of the buyer acquiring the token, being delisted from the platform, or otherwise being tampered or interfered with during the process of the buyer acquiring the token. For example, at approximately the same time as the release request (at **418**) sent by the platform to the buyer's fiat account (at block **422**), a second release request (at **434**) may be sent to the seller's asset token wallet (at block **432**) to hold the asset token for the buyer. This process may protect the buyer's currency by ensuring the buyer receives the asset token in exchange for the currency transferred to the seller of the asset token, by preventing the seller from interrupting the transfer of the asset token once the seller has accepted the terms to transfer the asset token. On receipt of the agreed-upon amount of currency (e.g., fiat currency, cryptocurrency, etc.) into the seller's corresponding account, the platform of the system **100** may transmit a confirmation of receipt to the seller's asset token wallet. In response to receiving the confirmation of receipt of the currency, the seller's asset token wallet (at block **432**) may transfer (at **436**) the asset token to the buyer's

asset token wallet (at block **438**), such as the platform digital wallet custody module **162**. Upon receipt of the asset token, the buyer's asset token wallet (at block **438**) may transmit (at **440**) confirmation of receipt of the asset token to the broker/dealer (at block **416**), thereby completing the transaction. The platform of the system **100** may update the capitalization table in the primary ledger, such as the primary ledger **102** (shown in FIG. 1), to reflect the transaction, and update the secondary ledger, such as the secondary ledger **104** (shown in FIG. 1), accordingly.

[0066] Although the acquire/transfer process has been described herein largely in terms of the exchange of fiat currency, either or both of the buyer and seller may use other digital representations of value (e.g., cryptocurrency or other digital tokens) instead of, or in addition to, fiat currency. The platform of the system **100** may perform any conversions (at **454**) between fiat currency, cryptocurrency, and/or other digital tokens as appropriate to facilitate and complete the transactions (**444**, **446**) on the transaction platform of the system **100**.

[0067] FIG. 5 illustrates an exemplary seller login and transaction flow **500** using the exemplary transaction platform of the system **100**. A seller **114** may register with and log into the system **100** and be authenticated as an authorized user of the system **100** according to KYB KYC AML **120** protocols and methodologies. The seller **114** may link a bank account **148** and a currency custody module **150** to system **100**. The currency custody module **150** may serve as a custodian for the seller **114**'s fiat currency on the system **100**. A platform digital wallet custody module **152** may serve as a custodian for the seller **114**'s digital assets on the system **100**. The seller **114** may receive, from the asset wallet custody module **146**, an invitation **505** to claim digital assets generated by the asset tokenization module **108** to represent investors' shares in an asset tokenized by the asset tokenization module **108**. An example of such an asset may include real property, e.g., commercial real estate. When the seller **114** claims the digital assets generated by the asset tokenization module **108**, for example, if the seller **114** is going to trade the digital crypto tokens generated by the asset tokenization module **108** on the system **100**, the asset wallet custody module **146** may transmit the digital assets to the seller **114**'s platform digital wallet custody module **152** and transmit information regarding the transfer to the transfer agent **106** for recording on the primary ledger **102** as well as on the secondary ledger **104** without recording any PII thereon.

[0068] The seller **114** may then list **510** the asset and/or asset tokens on the transaction platform of the system **100** as being available for sale, purchase, exchange, investing in, transferring, or any other appropriate listing action. The seller **114** may list **510** the asset and/or asset tokens via the website **134**, for example, using the website **134** as an interface to the transaction platform of the system **100** to make the listing. The website **134** may include a list of assets and/or asset tokens that are available on the transaction platform, and the act of listing **510** the asset and/or asset tokens may include the listed asset and/or asset tokens in the website **134**'s list of assets and/or asset tokens that are available on the transaction platform.

[0069] Responsive to the listing **510** of the asset and/or asset tokens via the website **134**, a sell order **515** may be generated by the website **134**, the backend servers **132** (which may host or control at least some aspects of the website **134**), and/or a combination of the website **134** and the backend servers **132** in conjunction with one another. The sell order may be an order to request creation of a smart contract (SC) **525** to facilitate a sale, purchase, exchange, investment in, transferring of, or similar type of disposition of the asset and/or asset tokens. In response to receiving the sell order **515**, the backend servers **132** may generate and transmit a sell SC request **520** to the transaction ATS broker/dealer module **130** to request the creation of the SC **525** between the transaction ATS broker/dealer module **130** and the seller **114**. The transaction ATS broker/dealer module **130** may establish the SC **525** with the seller **114** for the contemplated transaction involving the asset and/or asset tokens transferred to the platform digital wallet custody module **152**. The transaction ATS broker/dealer module **130** may record the smart contract (operation **530**) and update and/or validate the capitalization (cap) table (operation **535**) via the transfer agent **106**, for example, based on the SC **525** and/or the asset tokens transferred to the platform digital wallet

custody module **152** by the asset wallet custody module **146**. The transfer agent **106** may include and/or utilize user PII of the seller **114** and/or the owner **112** in the update and/or validation of the cap table. The transfer agent **106** may maintain an up-to-date copy of the cap table and related user PII. The transfer agent **106** may update the cap table and/or related user PII based on input provided via the website **134** and routed to the transfer agent **106** via the backend servers **132** and/or transaction ATS broker/dealer module **130**. The transfer agent **106** records the smart contract **525** as well as entries pertaining to the contemplated and performed transactions involving the asset and/or asset tokens in both the primary ledger **102** and the secondary ledger **104**.

[0070] FIG. **6** illustrates an exemplary buyer login and transaction flow **600** using the exemplary transaction platform of the system **100**. A buyer **116** may register with and log into the system **100** and be authenticated as an authorized user of the system **100** according to KYB KYC AML **122** protocols and methodologies. The buyer **116** may link a bank account **154** and a currency custody module **156** to system **100**. The currency custody module **156** may serve as a custodian for the buyer **116**'s fiat currency on the system **100**. A digital wallet custody module **158** may serve as a custodian for the buyer **116**'s digital assets on the system **100**. These digital assets may include cryptocurrency, e.g., USDC tokens and/or other appropriate digital assets. The digital wallet custody module **158** may authenticate with the system **100** according to wallet KYC **160** protocols and methodologies. The digital wallet custody module **158** may also include functionality and/or an interface to convert or exchange the digital currency held thereby into fiat currency for the benefit of the buyer **116**, if desired. Conversions or exchanges of the cryptocurrency held by the digital wallet custody module **158** to fiat currency may be documented by a transaction entry in the both the primary ledger **102** and the secondary ledger **104**. A platform digital wallet custody module **162** may serve as a custodian for the buyer's asset tokens to be acquired on the system **100** by the buyer **116**.

[0071] The buyer **116** may view the listed asset and/or asset tokens on the transaction platform of the system **100** as being available for sale, purchase, exchange, investing in, transferring, or the like via the website **134**. Responsive to viewing the listing of the asset and/or asset tokens via the website **134**, the buyer **116** may make an offer to buy **605** the listed asset and/or asset tokens via the website **134**. Responsive to the buyer **116**'s offer to buy **605** the listed asset and/or asset tokens, a buy order **610** may be generated by the website **134**, the backend servers **132** (which may host or control at least some aspects of the website **134**), and/or a combination of the website **134** and the backend servers **132** in conjunction with one another. The buy order **610** may be an order to request creation of a create a smart contract (SC) **615** to facilitate a sale, purchase, exchange, investment in, transferring of, or similar type of disposition of the asset and/or asset tokens. In response to receiving the buy order **610**, the backend servers **132** may generate and transmit a buy SC request **620** to the transaction ATS broker/dealer module **130** to request the creation of the SC **615** between the transaction ATS broker/dealer module **130** and the buyer **116**. The transaction ATS broker/dealer module **130** may establish the SC **615** with the buyer **116** for the contemplated transaction involving the asset and/or asset tokens transferred to the platform digital wallet custody module **152**.

[0072] The transaction ATS broker/dealer module **130** may perform on the SC **615** by transmitting message(s) instructing the digital wallet custody module **158** and the currency custody module **156** to release the buyer **116**'s funds and/or tokens to be exchanged for the seller **114**'s asset tokens while also transmitting message(s) instructing the platform digital wallet custody module **152** to release the seller **114**'s asset tokens to be exchanged for the buyer **116**'s funds and/or tokens (operation **625**). Responsive to receiving the message from the transaction ATS broker/dealer module **130**, the seller **114**'s platform digital wallet custody module **152** may transmit the asset token(s) to the buyer **116**'s platform digital wallet custody module **162** and/or currency custody module **156** may transmit trade proceeds **630** being exchanged for the asset token(s) to the seller **114**'s currency custody module **150** per the terms of the smart contract **615**. The trade proceeds **630**

may include cryptocurrency, cryptocurrency converted to fiat currency, and/or fiat currency. In certain aspects, the digital wallet custody module **158** may include or interface with a module configured to convert cryptocurrency (e.g., USDC) which may be held by the digital wallet custody module **158** into fiat currency acceptable by the seller **114**'s currency custody module **150**. The digital wallet custody module **158** can, alternatively or additionally, transmit trade proceeds being exchanged for the asset token(s) that are held in crypto to the seller **114**'s digital wallet custody module **157**. The secondary ledger **104** may create and store a blockchain entry corresponding to the transfer of the trade proceeds from the buyer **116**'s currency custody module **156** and/or digital wallet custody module **158** to the seller **114**'s currency custody module **150** and/or digital wallet custody module **157**, respectively. In certain aspects, the seller **114** may also have, included within or coupled with the system **100**, the digital wallet custody module **157** to receive and hold digital assets such as cryptocurrency in addition to or in place of fiat currency in exchange for asset tokens. In such aspects, the buyer **116**'s digital wallet custody module **158** may not convert cryptocurrency funds into fiat currency when transmitting the trade proceeds **630** to the seller **114**'s digital wallet custody module **157**. In certain aspects, the seller **114**'s digital wallet custody module **157** can similarly include or interface with a module configured to convert cryptocurrency (e.g., USDC) which may be held by the digital wallet custody module **157** into fiat currency acceptable by the buyer **116**'s currency custody module **156**. Responsive to receiving the message from the transaction ATS broker/dealer module **130**, the seller **114**'s platform digital wallet custody module **152** may transmit the asset token(s) **635** to the buyer **116**'s platform digital wallet custody module **162** per the terms of the smart contract **615**. The secondary ledger **104** may create and store a blockchain entry corresponding to the transfer of the asset token(s) **635**.

[0073] The transaction ATS broker/dealer module **130** may record the smart contract and transaction (operation **640**) and update and/or validate the capitalization (cap) table (operation **645**) via the transfer agent **106**, for example, based on the SC **615**, the trade proceeds transferred to the seller **114**'s currency custody module **150** and/or digital wallet custody module (not shown), and/or the asset tokens **635** transferred to the buyer **116**'s platform digital wallet custody module **162** by the seller **114**'s platform digital wallet custody module **152**. The transfer agent **106** may include and/or utilize user PII of the buyer **116**, the seller **114**, and/or the owner **112** in the update and/or validation of the cap table. The transfer agent **106** may maintain an up-to-date copy of the cap table and related user PII. The transfer agent **106** may update the cap table and/or related user PII based on input provided via the website **134** and routed to the transfer agent **106** via the backend servers **132** and/or transaction ATS broker/dealer module **130**. The transfer agent **106** may also record entries pertaining to the contemplated and performed transactions involving the asset and/or asset tokens in the primary ledger **102** and/or secondary ledger **104**.

[0074] FIG. 7 illustrates an exemplary fee flow **700** using the exemplary transaction platform of the system **100**. As the trade proceeds are being transferred on the transaction platform of the system **100** as illustrated in FIGS. 5-6, the transaction ATS broker/dealer module **130** transmits requests to buyer **116**'s currency custody module **156** and/or digital wallet custody module **158** as well as to the seller **114**'s currency custody module **150** and/or digital wallet custody module **157** to collect the transaction fees **715** for distribution. The transactions fees **715** can include, but is not limited to, licensing fees **710** distributed to the transaction ATS broker/dealer module **130**, partnership fees distributed to the transfer agent **106**, and other appropriate fees. The transaction ATS broker/dealer module **130** may then receive the transaction fees **715** associated with the transaction completed on the transaction platform of the system **100** from the buyer **116**'s currency custody module **156** and/or digital wallet custody module **158** as well as to the seller **114**'s currency custody module **150** and/or digital wallet custody module **157**. The transaction fees **715** may be payable and funded via fiat currency and/or cryptocurrency, for example, as described above. In some examples, the transaction fees **715** may be payable and funded by other digital assets, for example, NFTs. Moreover, transaction ATS broker/dealer module **130** transmits settlement statements **705** to the

seller **114** and/or the buyer **116**. The transfer of the transaction fees **715** may be recorded on both the primary ledger **102** and the secondary ledger **104**. While the example illustrated in FIG. 7 shows that the transaction fees **715** are payable by and transferred to the transaction ATS broker/dealer **130**, this is merely an example, and in other examples, the transaction fees **715** may be payable by and transferred to the transaction ATS broker/dealer module **130** by any combination of the owner **112**, the seller **114**, the buyer **116**, and/or third parties outside the system **100**, and/or their associated currency custody modules, digital custody modules, platform wallet custody modules, asset wallet custody modules, and/or the like.

[0075] The transaction ATS broker/dealer module **130** may distribute the license fees **710** associated with the transaction completed on the transaction platform of the system **100** to those owed the license fees **710**, such as the transaction ATS broker/dealer module **130**. Examples of license fees may include royalties, service fees, intellectual property license fees, and software license fees for software, systems, and methods used by the system **100** to complete the transactions. The license fees **710** may be funded from the transaction fees **715** received by the transaction ATS broker/dealer module **130**.

[0076] The disclosed technologies provide numerous advantages over conventional systems. For example, the platform of the system **100** may provide owners and sellers with the ability to exit a commercial real estate investment (as an asset) much earlier than the typical hold period for such asset types. In most commercial real estate investments, investors may hold the asset for five to seven (5 to 7) years for various reasons associated with processes and procedures for transferring ownership of the asset as a whole. At the end of the hold period (which may be mandated by statute, regulation, or other law, for example, SEC Rule **144**), the owner of an investment property (e.g., commercial real estate) may typically either transfer the property or refinance the property. Refinancing the property may provide a liquidity event to the investor. A technological system and method for fractionalizing and tokenizing such assets as described herein may provide owners of assets that would otherwise be subject to extended hold periods the ability to participate in liquidity opportunities and/or offer liquidity opportunities to their investors on a shorter timeline than with conventional legal processes, which may by and large be manually executed with extended delays. The technologies disclosed herein facilitate sellers in trading asset tokens and monetizing their investments in underlying assets, thereby unlocking an ability to re-invest capital and supporting the cycle of investment. For example, liquidity provided by the disclosed technology of the platform of the system **100**, even after just one year, may help create at least five to seven (5-7) times the liquidity in the entire ecosphere compared to traditional approaches. As an example, compared to traditional approaches in which a share of a real estate investment property is held for five (5) years, the technology disclosed herein may facilitate the asset tokens being traded five (5), ten (10), one hundred (100), or more times, for example, within the same five years.

[0077] FIG. 8 depicts a block diagram of an example computer system **800** in which embodiments described herein may be implemented. The computer system **800** may include a bus **802** or other electronic communication mechanism for communicating information, and one or more hardware processors **804** coupled with the bus **802** for processing information. The hardware processor(s) **804** may include, for example, one or more general purpose microprocessors and/or application specific integrated circuits (ASICs) configured to perform the processes and methods described herein and related processes and methods.

[0078] The computer system **800** also may include a main memory **806**, for example, a random access memory (RAM), cache, and/or other dynamic storage devices, coupled to the bus **802** for storing information and instructions to be executed by the processor(s) **804**. The main memory **806** also may be used for storing temporary variables or other intermediate information during execution of instructions to be executed by the processor(s) **804**. Such instructions, when stored in storage media accessible to the processor(s) **804**, may render computer system **800** into a special-purpose machine that is customized to perform the operations specified in the instructions.

[0079] The computer system **800** may further include a read only memory (ROM) **808** and/or other static storage device coupled to the bus **802** for storing static information and instructions for the processor(s) **804**. A storage device **810**, for example, a magnetic disk, optical disk, and/or USB thumb drive (Flash drive), etc., may be provided and coupled to the bus **802** for storing information and instructions.

[0080] The computer system **800** may be coupled via the bus **802** to a display **812**, for example, a liquid crystal display (LCD), light emitting diode (LED) display, touch screen, and/or other electronic display for displaying information to a computer user. One or more input device(s) **814**, including alphanumeric and/or other keys, may be coupled to the bus **802** for communicating information and command selections to the processor(s) **804**. Another type of user input device may include cursor control **816**, for example, a mouse, a trackball, a touchpad, and/or a set of cursor direction keys for communicating direction information and command selections to the processor(s) **804** and for controlling cursor movement on the display **812**. In some examples, direction information and command selections as may be provided by cursor control may also or alternatively be implemented via receiving touches on a touch screen without the use of a separate cursor control device.

[0081] The computing system **800** may include a user interface module to implement a graphical user interface (GUI) that may be stored in a mass storage device as executable software codes that are executed by the computing device(s). This and other modules may include, by way of example, components, such as software components, object-oriented software components, class components and task components, processes, functions, attributes, procedures, subroutines, segments of program code, drivers, firmware, microcode, circuitry, data, databases, data structures, tables, arrays, and variables.

[0082] In general, the words “component,” “engine,” “system,” “database,” “data store,” and the like, as used herein, may refer to logic embodied in hardware or firmware, or to a collection of software instructions, possibly having entry and exit points, written in a programming language, such as, for example, Java, C, or C++. A software component may be compiled and linked into an executable program, installed in a dynamic link library, or may be written in an interpreted programming language such as, for example, BASIC, Perl, or Python. It will be appreciated that software components may be callable from other components or from themselves, and/or may be invoked in response to detected events or interrupts. Software components configured for execution on computing devices may be provided on a computer readable medium, such as a compact disc, digital video disc, flash drive, magnetic disc, or any other tangible medium, or as a digital download (and may be originally stored in a compressed or installable format that requires installation, decompression, and/or decryption prior to execution). Such software code may be stored, partially or fully, on a memory device of the executing computing device, for execution by the computing device. Software instructions may be embedded in firmware, such as an EPROM. It will be further appreciated that hardware components may be comprised of connected logic units, such as gates and flip-flops, and/or may be comprised of programmable units, such as programmable gate arrays or processors.

[0083] The computer system **800** may implement the techniques described herein using customized hard-wired logic, one or more ASICs or FPGAs, firmware and/or program logic which in combination with the computer system causes or programs computer system **800** to be a special-purpose machine. According to one embodiment, the techniques herein are performed by computer system **800** in response to processor(s) **804** executing one or more sequences of one or more instructions contained in main memory **806**. Such instructions may be read into main memory **806** from another storage medium, such as storage device **810**. Execution of the sequences of instructions contained in main memory **806** may cause the processor(s) **804** to perform the process steps and/or operations described herein. In alternative embodiments, hard-wired circuitry may be used in place of or in combination with software instructions.

[0084] The term “non-transitory media,” and similar terms, as used herein refers to any non-transitory media that store data and/or instructions that cause a machine to operate in a specific fashion. Such non-transitory media may comprise non-volatile media and/or volatile media. Non-volatile media includes, for example, optical or magnetic disks, such as storage device **810**. Volatile media includes dynamic memory, such as main memory **806**. Common forms of non-transitory media include, for example, a floppy disk, a flexible disk, hard disk, solid state drive, magnetic tape, or any other magnetic data storage medium, a CD-ROM, any other optical data storage medium, any physical medium with patterns of holes, a RAM, a PROM, and EPROM, a FLASH-EPROM, NVRAM, any other memory chip or cartridge, and networked versions of the same.

[0085] Non-transitory media is distinct from but may be used in conjunction with transmission media. Transmission media participates in transferring information between non-transitory media. For example, transmission media includes coaxial cables, copper wire and fiber optics, including the wires that comprise bus **802**. Transmission media may also take the form of acoustic or light waves, such as those generated during radio-wave and infra-red data communications.

[0086] The computer system **800** may also include one or more communication network interface(s) **818** coupled to the bus **802**. The network interface(s) **818** may provide two-way data communication coupling to one or more network links that are connected to one or more local networks. For example, the network interface(s) **818** may include an integrated services digital network (ISDN) card, cable modem, satellite modem, or a modem to provide a data communication connection to a corresponding type of telephone line. As another example, the network interface(s) **818** may include a local area network (LAN) card to provide a data communication connection to a compatible LAN (and/or a wide area network (WAN) component to communicate with a WAN). Wireless links may also be implemented. In any such implementation, the network interface(s) **818** send and receive electrical, electromagnetic, and/or optical signals that carry digital data streams representing various types of information.

[0087] A network link typically provides data communication through one or more networks to other data devices. For example, a network link may provide a connection through a local network to a host computer or to data equipment operated by an Internet Service Provider (ISP). The ISP in turn may provide data communication services through the worldwide packet data communication network now commonly referred to as the “Internet.” Local network and Internet both use electrical, electromagnetic, and/or optical signals that carry digital data streams. The signals through the various networks and the signals on network link and through network interface(s) **818**, which may carry the digital data to and from the computer system **800**, are example forms of transmission media.

[0088] The computer system **800** may send messages and receive data, including program code, through the network(s), network link and network interface(s) **818**. In the Internet example, a server might transmit a requested code for an application program through the Internet, the ISP, the local network, and the network interface(s) **818**.

[0089] The received code may be executed by the processor(s) **804** as it is received, and/or stored in the storage **810**, or other non-volatile storage for later execution.

[0090] FIGS. **9A**, **9B**, and **9C** each show an exemplary illustration of a separate phase in an asset onboarding process performed by an asset onboarding system for use with the exemplary transaction platform of the systems of FIGS. **1** and **5-7**. Systems and methods for asset onboarding (e.g., mechanism, module, or application) disclosed herein may be broadly used for automated data capture and validation. For example, an asset owner (“owner”, the owner **112**) may use functions of an asset onboarding system **1000** (in FIG. **10**) for onboarding their asset onto a financial Exchange to be listed and traded. One non-limiting example of an asset would be a commercial real estate property (“Property”). In this example, the Property Owner is required to submit various documents and information about their assets. The asset onboarding system **1000** is configured to take these raw inputs, confirm the characteristics of the asset that are relevant to the listing, and

then alert the Exchange admin that the asset is approved and can be listed on the Exchange.

[0091] Onboarding an asset onto a financial Exchange is only one example of an instance where data needs to be aggregated, verified, and approved. The asset onboarding system **1000** can be applied to many analogous use cases. It can be used in any instance where a business is requiring a user to validate and qualify their asset via the submission of documentation that requires data that is publicly and/or non-publicly available.

[0092] This validation can be either the final process in an asset onboarding process, or the final part of work product generation (for example, a report can be generated that aggregates the validated data in a bespoke format for the user). The validation also may be the first completed step, of many, that may result in any final output that is reliant on authentic and validated underlying data.

[0093] The overall impact of the asset onboarding system **1000** is that the need for repetitive human tasks is eliminated, and the frequency of human manual errors is reduced, in any document validation process. The entire time frame of a data onboarding process—from the start (information gathering) to finish (successful, accurate submission and approval)—is dramatically shortened. The cost of data onboarding and validation is also reduced (in dollar cost for workers, and in the opportunity cost of workers spending time on lower-value manual tasks).

[0094] The systems and methods for onboarding may also be used for applications for law firms, investment banks, and private equity firms. For example, the asset onboarding system **1000** may be used for a due diligence process during mergers and acquisitions (M&A) deal work (for example, validating whether or not the top **100** client contracts have a change of control clause). The asset onboarding system **1000** may also be used in the insurance industry, for example when potential policy buyers need to provide background information that must be validated, and for example, when a person must provide purchase documentation for expensive items to back up personal property riders.

[0095] There are three personas in the ecosystem: (1) any user who is being asked to provide some data or information; (2) the public internet (which can be validated); and (3) non-public sources (would be software with a login). In the disclosed embodiments, the asset onboarding system **1000** includes “module” or “modules,” e.g., a system that uses Machine Learning models to generate an output. The “module” or “modules” may use one or multiple models, not limited to optical character recognition (OCR), natural language processing (NLP), Vision, Heuristics, and other Machine Learning and Artificial Intelligence techniques.

[0096] The asset onboarding system **1000** is configured to achieve data retrieval and validation for asset onboarding in three phases. “Phase I” is an information onboarding phase (see FIG. 9A), “Phase II” is a validation phase (see FIG. 9B), and “Phase III” is an approval, reject, and cure stage (see FIG. 9C). With reference to FIG. 10, the asset onboarding system **1000** may include an asset detail extractor system **1002** and an asset detail finder system **1004** (in FIG. 10) to perform processes and analyzes in the different phases.

[0097] In Phase I (the information onboarding phase), there are three instances or sources that data are fed into the Database (“DB”) **1010**. The first instance is when a user (e.g., the owner **112**, the seller **114**, or the buyer **116**) pushes data into the DB **1010**. The second is when the asset onboarding system **1000** pulls data from the public internet **1012** into the system. The third is when the asset onboarding system **1000** pulls data from non-public internet **1014** sources (e.g. private software systems) into the system.

[0098] In the first instance, the user (e.g., the owner **112**, the seller **114**, or the buyer **116**) is providing data in response to a list that was given to them (and outlines the information that needs to be provided). One example of this kind of data could be raw data that is inconsistently formatted between users (for example, an excel spreadsheet with financial data will not be formatted the same across different Owners). Another example of this kind of data could be scanned documents or photos of documents that register as images (for example, certificates that are mailed to an Owner

in hard copy after various state registrations). Another example could be various client contracts that are all slightly different from each other. After the user (e.g., the owner **112**, the seller **114**, or the buyer **116**) pushes their raw data into the asset onboarding system **1000**, the asset detail extractor system **1002** (“Asset Detail Extractor” module) takes that data and creates and/or finds unique identifiers within it. Those identifiers are then used to validate the data with third parties in Phase II (the validation phase).

[0099] In the second instance, data is pulled from the public internet **1012** into the asset onboarding system **1000**. An example of this type of data may be Corporate Governance status. For example, whether a given entity is in good standing and what the legal chain of asset ownership is for that entity. Another example of this type of data may come from the Secretary of State or SEC (public sites that can be confirmed).

[0100] In the third instance, data is pulled from non-public sources into the asset onboarding system **1000**.

[0101] At the start of Phase I (the information onboarding phase), the User (e.g. the Property Owner from the illustrative Exchange example) gives their credentials to any relevant third party systems. The asset onboarding system **1000** is therefore configured to go into software with the user's permission and extract their data and information. An example of this may be when a Property Owner enables the asset onboarding system **1000** to access their Property management system, allowing the asset onboarding system **1000** to deploy extraction models into these systems. Another example may be when a private equity deal team provides credentials to their “dataroom” (software program that is a repository for diligence documents that are uploaded by the target acquisition) during a deal. A third example may be when an insurance company login credential to their portal where insurance buyers upload information on themselves and their insured items.

[0102] Phase II (the validation phase) is fundamentally about validating the data in the DB **1010**, with either public or non-public sources, to confirm if the user has adequately completed the onboarding process. In Phase II (the validation phase), the asset detail finder system **1004** is configured to run this validation by using either single or multi-source validation. The data being validated is either uploaded by the user (asset Owner) or collected via the different data pulls (public and non-public sources).

[0103] In the case of single source validation, the asset detail finder system **1004** is configured to compare results found in the public internet **1012** with the identifiers identified in Phase I (the information onboarding phase). The asset detail finder system **1004** is configured to identify the information in the DB **1010** to check/validate, and then navigates public and non-public sources to confirm “yes” or “no”. The asset detail finder system **1004** is configured to provide additional data relating to the desired information back to the DB **1010**. In an illustrative example of the financial Exchange, this may be validating that there is actually a Property with the given address (initially provided by the Property Owner) that exists on a map and comparing the property images the Property Owner supplied with those found on private sources, as well as, on public sources, such as the internet, satellite imagery, survey data and other appropriate sources.

[0104] The asset detail finder system **1004** may use various models or techniques to perform validation, including but not limited to artificial intelligence (AI), machine learning, and other suitable models. Some of the AI models/techniques may include but not limited to: (1) image fingerprinting, (2) image similarity algorithm, (3) image classification algorithm, and (4) image quality algorithm.

[0105] Image fingerprinting is a process of creating a unique identifier of every image. In an example use for the financial Exchange, this is being used to make sure users (and automation) don't upload: (1) two copies of the same image for a Property, and (2) copy of an image already being used on another Property.

[0106] Image similarity algorithm is used for calculating the difference between two images. In an example use for the financial Exchange, this is being used to make sure users (and automation) do

not upload repetitive Property images that are too similar (and therefore are not adding incremental value to the platform).

[0107] In certain aspects, image classification algorithm is used for identifying context within images. In an example use for the financial Exchange, this is being used to make sure users (and automation) don't upload: (1) images unrelated to the Property (ads, irrelevant images, etc.), and (2) images that are relevant to the Property, but that don't add value to the platform (floor plans, digital renderings, pictures with people, etc.). In another example use for the financial Exchange, this is being used to help improve the platform by including image descriptors that could be used for search tags and terms, and allowing users to search beyond descriptions that are found in standard text descriptions (for example, the user can search for "a Property with palm trees"). This capability makes the site more accessible by describing what is seen in the image for devices that have visual accessibility features enabled (dictation).

[0108] Image quality algorithm is used for identifying the quality of images. In an example use for the financial Exchange, this is being used to: (1) ensure users (and automation) don't upload low quality images to the platform, (2) auto-adjust the quality of images to make them visually more appealing to users on the platform.

[0109] In the case of multi-source validation, the asset detail finder system **1004** is configured to compare the data versus multiple sources to validate its veracity. The asset detail finder system **1004** is configured to use the public internet **1012** and cross-reference data from internal sources. The asset detail finder system **1004** is also configured to validate data from multiple online sources. The asset detail finder system **1004** is configured to use an internal scoring system for assigning each source a value/weight/score as to the accuracy of their data. The asset detail finder system **1004** is configured to distinguish a difference in the weighting score between a highly valued source such as a government site, e.g., the U.S. Securities and Exchange Commission (SEC), and a private site where multiple sources of validation may be appropriate for a high confidence.

[0110] In general, validation based on data from more unique sources is preferred. An example of this (relevant to a financial Exchange) may be that the asset detail finder system **1004** is configured to use the SEC website to validate Regulation D issuance or other legal filings, and also confirm related parties for the issuing entity (like Board members and Investors) by cross-checking internal annual reports with public news releases. Another example (relevant to an Insurance company confirming personal property riders) would be that the asset detail finder system **1004** is configured to confirm that a certain named piece of art was indeed made by a certain artist.

[0111] The asset onboarding system **1000** is configured to transmit the validation results to the system (e.g., the system **100**) at the end of Phase II (the validation phase). Based on an internal scoring system, the system may inform the user via electronic methods (e.g. email, text, in app notification) if their submitted data is accurate or not.

[0112] The asset onboarding system **1000** is configured to process/analyze only accurate data in Phase III. The asset onboarding system **1000** is configured to send a signal to the system (e.g., the system **100**) causing the system to revert a message back to the user. The message may indicate that the system cannot confirm the data is validated and may prompt the user to begin the process from the beginning and incentivize attention to detail.

[0113] In Phase III (the approval, reject, and cure stage), the asset onboarding system **1000** either approves or rejects inputs. For example, the asset onboarding system **1000** is configured to generate and transmit/present findings (e.g., analyzed information/results for approval or rejection) to an admin for approval or rejection, e.g., via an admin portal **1008** (in FIG. 10). The asset onboarding system **1000** is configured to ensure that the admin (or any stakeholder involved in an onboarding process) has minimal tasks beyond a final approval (or rejection) based on the results generated by the asset onboarding system **1000**.

[0114] The asset onboarding system **1000** is configured to transmit the findings, if approved, for listing the asset on the Exchange, approving insurance coverage, or moving forward in a different

administrative process. In some aspects, the asset onboarding system **1000** may also be configured to generate a work product (for example, an aggregate, complete report that combines all of the received data from multiple disparate sources), if the findings are approved.

[0115] The asset onboarding system **1000** is configured to generate a reason or explanation to the admin, if the findings are rejected, to allow the end user (e.g. the asset owner) to correct issues with their data. This provides a constant cycle where the algorithms within the asset onboarding system **1000** may improve the search and validation process. For example, the asset onboarding system **1000** is configured to train and improve (e.g., via AI and/or machine learning) the performance of the asset detail extractor system **1002** and the asset detail finder system **1004** based on the approval/rejection processes in Phase III.

[0116] FIG. **10** is a block diagram illustrating an example of the asset onboarding system **1000**. The asset detail extractor system **1002** is configured to create and/or find unique identifiers within raw data, that will then be used by the asset detail finder system **1004** configured to validate that data. The applications, software, modules, algorithms, protocols, and any necessary platforms may be available from a computing system **1006**. The computing system **1006** may be included in the asset onboarding system **1000** or may be a separate system (e.g., the computing system **800**) in communication with the asset onboarding system **1000**. The asset onboarding system **1000** is also in communication with the admin portal **1008**, which may be included in the asset onboarding system **1000** or may be a separate system.

[0117] Documents/data may be uploaded asynchronously to the asset onboarding system **1000** by a user, the admin, or the asset onboarding system **900** itself (if automatically uploaded or pulled from a third party source) into a database **1010**. Once the documents/data are uploaded, the asset onboarding system **1000** is configured to perform an antivirus scan to ensure they are safe to be further processed/analyzed by the asset onboarding system **1000**. The asset onboarding system **1000** is configured to reject unacceptable documents/data. The rejected documents/data are not entered for further process/analysis, and the asset onboarding system **1000** is configured to send a notification (e.g., for notifying an admin and or an asset owner) via the admin portal **1008**.

[0118] Once the documents/data are determined to be safe, they are queued to be processed/analyzed. An application programming interface (API) in the computing system **1006** is configured to receive additional file details including, but not limited to: (1) file topic, e.g., “Loan Agreement” and “Debt Financing Agreement”, (2) file type, e.g. pdf, .jpeg, and (3) file path, e.g., file destination. The API is configured to add a job to the queue with the above details.

[0119] In certain aspects, the asset onboarding system **1000** is configured to pass the file (e.g., the documents/data and the additional file details) to a Document Details Extractor System (“DDES”) (e.g., the asset detail extractor system **1002**). The DDES (e.g., the asset detail extractor system **1002**) is configured to receive the file and extract the text into a computer-friendly format. The DDES (e.g., the asset detail extractor system **1002**) may be configured to use a devised open source optical character recognition (OCR) library system/mechanism, and other suitable techniques, to extract text (according to the parameters of the desired data).

[0120] In a property onboarding example, the input may be “Control Threshold” and the information sought would be the percent that a single entity can acquire before covenants in the original loan agreements are tripped; in the hypothetical, the desired output would be “10%.” The DDES (e.g., the asset detail extractor system **1002**) may be configured to search for “Control Threshold” provision within a series of non-standard deal documents or contracts. The DDES (e.g., the asset detail extractor system **1002**) may be configured to score all of the results that are returned from a single document (as there could be multiple initial matches relevant to “Control Threshold”) on a match confidence score (0-100%). The confidence score is generated by a proprietary algorithm (“Model”) (in the computing system **1006**) that gives a probability or confidence that the results provided are relevant and the right fit to the desired input. All data returned in the DDES (e.g., the asset detail extractor system **1002**) would be given a score. The algorithm determines the

key threshold of score that is needed to be confident that the information returned is relevant to the admin and/or user. The Model mentioned above may use different processes, including (but not limited to): (1) regular expression (REGEX), (2) Exact, partial match, (3) N-grams to score words together (and/or other NLP-like patterns), (4) Word classification models, (5) Pre-trained model that is trained to interact with text, and (6) Model that is trained to interact with Artificial Intelligence chatbots.

[0121] Once the text is extracted, it returns to a different system, e.g., the admin portal **1008**. The DDES (e.g., the asset detail extractor system **1002**) may be configured to return the page number, the text it matched on, and any other details relevant to the extraction.

[0122] Moving on to examples for the processes performed by the asset detail finder system **1004**, as a user first inputs basic information into a user interface of a website, the user may input basic information via a form including basic fields like name and address (the fields are standard for all users). After the user has submitted their introductory form, a private API would receive a JSON object containing the name of a property, the location of a property. The asset detail finder system **1004** is configured to generate/assign a unique identifier to the property. The detail finder system **1004** is configured to generate an ID and add the ID to the system (e.g., the asset onboarding system **1000**) and the API is configured to receive the object and create a job on a queue. A service called Property Details Finder (“Finder”) (e.g., the asset detail finder system **1004**) is a system that is always on (but passive until it is pinged). Once there is an object in the queue, this pings Finder (e.g., the asset detail finder system **1004**) and it accepts that object.

[0123] The Finder (e.g., the asset detail finder system **1004**) is configured to send out a search (asynchronous) on the internet to retrieve public sources of information that have matches on those property details initially listed. The Finder (e.g., the asset detail finder system **1004**) is configured to search for and finding and any links (appearing across multiple search engines) that are relevant to the property.

[0124] The Finder (e.g., the asset detail finder system **1004**) is configured to use pattern matching on the links to determine that it is finding a relevant page across search engines. A pattern example may be that the Finder (e.g., the asset detail finder system **1004**) looks for the same link to appear on multiple search engine pages; if it can only find the link on one search engine, for example, it will throw an error because this indicates the link returned is not mainstream or an authority site. The Finder (e.g., the asset detail finder system **1004**) may be configured to add the link to a manual review queue, where an admin can approve and force the job to process. Another pattern example may be that the Finder evaluates the way that a given link is structured for direct-to-property pages (versus other pages that are not authority sources).

[0125] After finding the initial batch of matching sources, the Finder (e.g., the asset detail finder system **1004**) is configured to match that list against a list of known and approved sources (that have been supplied by the business). For example, the company provides the system (e.g., the asset onboarding system **1000**) with the list of approved sites, and if a new approved site needs to be added, the Finder (e.g., the asset detail finder system **1004**) is configured to send communication for deploying an updated file.

[0126] The Finder (e.g., the asset detail finder system **1004**) may be configured to review the data that has now been cross-referenced, and apply a more subjective/qualitative review via suitable algorithm. For example, the Finder (e.g., the asset detail finder system **1004**) may be configured to reject an image that has been returned and is relevant to the property, but bad quality or not helpful to the overall topic (e.g. rejecting the image of a pool in the part of a submission that discusses interiors).

[0127] FIG. 11 shows an example method **1100** for data retrieval and validation performed by the asset onboarding system **1000**). The method **1100** includes collecting a first set of data (collected in Phase I) associated with an asset (step **1102**), creating identifiers associated with the first set of data (step **1104**), collecting a second set of data (collected in Phase II) associated with the asset based on

the identifiers (step **1106**), comparing the first set of data and the second set of data based on the identifiers (step **1108**), determining validation of the first set of data based on the comparison (step **1110**), and generating a result of approval or rejection based on the comparison (step **1112**). The method **1100** may include collecting the first set of data and the second set of data from at least one source comprising one of a user, public internet **1012**, and non-public internet **1014**. The method **1100** may include assigning a weight to the at least one source based on accuracy of the data; and determining a confidence score for the validation result based on the assigned weight. The method **1100** may include verifying quality of the first set of data and the second set of data prior to comparing the first set of data and the second set of data based on the identifiers. The method **1100** may include transmitting the result, and when the validation is rejected, transmitting a reason for the rejection. The method **1100** may include any steps, processes, or analyses to achieve features performable by the asset onboarding system **1000**.

[0128] Each of the processes, methods, and algorithms described in the preceding sections may be embodied in, and fully or partially automated by, code components executed by one or more computer systems or computer processors comprising computer hardware. The one or more computer systems or computer processors may also operate to support performance of the relevant operations in a “cloud computing” environment or as a “software as a service” (SaaS). The processes and algorithms may be implemented partially or wholly in application-specific circuitry. The various features and processes described above may be used independently of one another, or may be combined in various ways. Different combinations and sub-combinations are intended to fall within the scope of this disclosure, and certain method or process blocks may be omitted in some implementations. The methods and processes described herein are also not limited to any particular sequence, and the blocks or states relating thereto can be performed in other sequences that are appropriate, or may be performed in parallel, or in some other manner. Blocks or states may be added to or removed from the disclosed example embodiments. The performance of certain of the operations or processes may be distributed among computer systems or computers processors, not only residing within a single machine, but deployed across a number of machines.

[0129] As used herein, a circuit might be implemented utilizing any form of hardware, or a combination of hardware and software. For example, one or more processors, controllers, ASICs, PLAs, PALs, CPLDs, FPGAs, logical components, software routines or other mechanisms might be implemented to make up a circuit. In implementation, the various circuits described herein might be implemented as discrete circuits or the functions and features described can be shared in part or in total among one or more circuits. Even though various features or elements of functionality may be individually described or claimed as separate circuits, these features and functionality can be shared among one or more common circuits, and such description shall not require or imply that separate circuits are required to implement such features or functionality. Where a circuit is implemented in whole or in part using software, such software can be implemented to operate with a computing or processing system capable of carrying out the functionality described with respect thereto, such as the computer system **800**.

[0130] As used herein, the term “or” may be construed in either an inclusive or exclusive sense. Moreover, the description of resources, operations, or structures in the singular shall not be read to exclude the plural. Conditional language, such as, among others, “can,” “could,” “might,” or “may,” unless specifically stated otherwise, or otherwise understood within the context as used, is generally intended to convey that certain embodiments include, while other embodiments do not include, certain features, elements and/or steps.

[0131] Terms and phrases used in this document, and variations thereof, unless otherwise expressly stated, should be construed as open ended as opposed to limiting. Adjectives such as “conventional,” “traditional,” “normal,” “standard,” “known,” and terms of similar meaning should not be construed as limiting the item described to a given time period or to an item available as of a given time, but instead should be read to encompass conventional, traditional, normal, or standard

technologies that may be available or known now or at any time in the future. The presence of broadening words and phrases such as “one or more,” “at least,” “but not limited to” or other like phrases in some instances shall not be read to mean that the narrower case is intended or required in instances where such broadening phrases may be absent.

[0132] The foregoing description of the present disclosure has been provided for the purposes of illustration and description. It is not intended to be exhaustive or to limit the disclosure to the precise forms disclosed. The breadth and scope of the present disclosure should not be limited by any of the above-described exemplary embodiments. Many modifications and variations will be apparent to the practitioner skilled in the art. The modifications and variations include any relevant combination of the disclosed features. The embodiments were chosen and described in order to best explain the principles of the disclosure and its practical application, thereby enabling others skilled in the art to understand the disclosure for various embodiments and with various modifications that are suited to the particular use contemplated. It is intended that the scope of the disclosure be defined by the following claims and their equivalence.

[0133] In one aspect, a method may include an operation, an instruction, and/or a function and vice versa. In one aspect, a clause or a claim may be amended to include some or all of the words (e.g., instructions, operations, functions, or components) recited in other one or more clauses, one or more words, one or more sentences, one or more phrases, one or more paragraphs, and/or one or more claims.

[0134] To illustrate the interchangeability of hardware and software, items such as the various illustrative blocks, modules, components, methods, operations, instructions, and algorithms have been described generally in terms of their functionality. Whether such functionality is implemented as hardware, software or a combination of hardware and software depends upon the particular application and design constraints imposed on the overall system. Skilled artisans may implement the described functionality in varying ways for each particular application.

[0135] The functions, acts or tasks illustrated in the Figures or described may be executed in a digital and/or analog domain and in response to one or more sets of logic or instructions stored in or on non-transitory computer readable medium or media or memory. The functions, acts or tasks are independent of the particular type of instructions set, storage media, processor or processing strategy and may be performed by software, hardware, integrated circuits, firmware, microcode and the like, operating alone or in combination. The memory may comprise a single device or multiple devices that may be disposed on one or more dedicated memory devices or disposed on a processor or other similar device. When functions, steps, etc. are said to be “responsive to” or occur “in response to” another function or step, etc., the functions or steps necessarily occur as a result of another function or step, etc. It is not sufficient that a function or act merely follow or occur subsequent to another. The term “substantially” or “about” encompasses a range that is largely (anywhere a range within or a discrete number within a range of ninety-five percent and one-hundred and five percent), but not necessarily wholly, that which is specified. It encompasses all but an insignificant amount.

[0136] As used herein, the phrase “at least one of” preceding a series of items, with the terms “and” or “or” to separate any of the items, modifies the list as a whole, rather than each member of the list (e.g., each item). The phrase “at least one of” does not require selection of at least one item; rather, the phrase allows a meaning that includes at least one of any one of the items, and/or at least one of any combination of the items, and/or at least one of each of the items. By way of example, the phrases “at least one of A, B, and C” or “at least one of A, B, or C” each refer to only A, only B, or only C; any combination of A, B, and C; and/or at least one of each of A, B, and C.

[0137] The word “exemplary” is used herein to mean “serving as an example, instance, or illustration.” Any embodiment described herein as “exemplary” is not necessarily to be construed as preferred or advantageous over other embodiments. Phrases such as an aspect, the aspect, another aspect, some aspects, one or more aspects, an implementation, the implementation, another

implementation, some implementations, one or more implementations, an embodiment, the embodiment, another embodiment, some embodiments, one or more embodiments, a configuration, the configuration, another configuration, some configurations, one or more configurations, the subject technology, the disclosure, the present disclosure, other variations thereof and alike are for convenience and do not imply that a disclosure relating to such phrase(s) is essential to the subject technology or that such disclosure applies to all configurations of the subject technology. A disclosure relating to such phrase(s) may apply to all configurations, or one or more configurations. A disclosure relating to such phrase(s) may provide one or more examples. A phrase such as an aspect or some aspects may refer to one or more aspects and vice versa, and this applies similarly to other foregoing phrases.

[0138] A reference to an element in the singular is not intended to mean “one and only one” unless specifically stated, but rather “one or more.” The term “some” refers to one or more. Underlined and/or italicized headings and subheadings are used for convenience only, do not limit the subject technology, and are not referred to in connection with the interpretation of the description of the subject technology. Relational terms such as first and second and the like may be used to distinguish one entity or action from another without necessarily requiring or implying any actual such relationship or order between such entities or actions. All structural and functional equivalents to the elements of the various configurations described throughout this disclosure that are known or later come to be known to those of ordinary skill in the art are expressly incorporated herein by reference and intended to be encompassed by the subject technology. Moreover, nothing disclosed herein is intended to be dedicated to the public regardless of whether such disclosure is explicitly recited in the above description. No claim element is to be construed under the provisions of 35 U.S.C. § 112 (f) unless the element is expressly recited using the phrase “means for” or, in the case of a method claim, the element is recited using the phrase “step for.”

[0139] While this specification contains many specifics, these should not be construed as limitations on the scope of what may be claimed, but rather as descriptions of particular implementations of the subject matter. Certain features that are described in this specification in the context of separate embodiments can also be implemented in combination in a single embodiment. Conversely, various features that are described in the context of a single embodiment can also be implemented in multiple embodiments separately or in any suitable subcombination. Moreover, although features may be described above as acting in certain combinations and even initially claimed as such, one or more features from a claimed combination can in some cases be excised from the combination, and the claimed combination may be directed to a subcombination or variation of a subcombination.

[0140] The subject matter of this specification has been described in terms of particular aspects, but other aspects can be implemented and are within the scope of the following claims. For example, while operations are depicted in the drawings in a particular order, this should not be understood as requiring that such operations be performed in the particular order shown or in sequential order, or that all illustrated operations be performed, to achieve desirable results. The actions recited in the claims can be performed in a different order and still achieve desirable results. As one example, the processes depicted in the accompanying figures do not necessarily require the particular order shown, or sequential order, to achieve desirable results. In certain circumstances, multitasking and parallel processing may be advantageous. Moreover, the separation of various system components in the aspects described above should not be understood as requiring such separation in all aspects, and it should be understood that the described program components and systems can generally be integrated together in a single software product or packaged into multiple software products.

[0141] The title, background, brief description of the drawings, abstract, and drawings are hereby incorporated into the disclosure and are provided as illustrative examples of the disclosure, not as restrictive descriptions. It is submitted with the understanding that they will not be used to limit the scope or meaning of the claims. In addition, in the detailed description, it can be seen that the

description provides illustrative examples and the various features are grouped together in various implementations for the purpose of streamlining the disclosure. The method of disclosure is not to be interpreted as reflecting an intention that the claimed subject matter requires more features than are expressly recited in each claim. Rather, as the claims reflect, inventive subject matter lies in less than all features of a single disclosed configuration or operation. The claims are hereby incorporated into the detailed description, with each claim standing on its own as a separately claimed subject matter.

[0142] The claims are not intended to be limited to the aspects described herein, but are to be accorded the full scope consistent with the language claims and to encompass all legal equivalents. Notwithstanding, none of the claims are intended to embrace subject matter that fails to satisfy the requirements of the applicable patent law, nor should they be interpreted in such a way.

Claims

1. A computer-implemented method comprising: electronically collecting a first data set, purportedly defining characteristics of an asset, into a database; accessing unique identifiers corresponding to each of one or more items within the first data set; formulating an object containing the one or more items; assigning an additional unique identifier to the asset; creating a queue job containing the additional unique identifier and the object; and pinging an artificial intelligence module there is the queue job; automatically and subsequent to accessing the unique identifiers, utilizing the artificial intelligence module confirming relevancy of the one or more items to the asset, including: sending out an asynchronous search for matches on the one or more items contained in the object electronically collecting a second data set into the database using the unique identifiers, the second data set considered as corresponding to the asset based on the unique identifiers; and cross-referencing the first data set with the second data set; listing the asset at a financial exchange; and automatically, as part of a constant training cycle, training the artificial intelligence module based on confirming the relevancy of the one or more items improving data validating performance of the artificial intelligence module.
2. The method of claim 1, further comprising: receiving user permission permitting a third-party system to provide the first data set; and deploying an extraction model into the third-party system; and wherein electronically collecting a first data set comprises utilizing the extraction model pushing the first data set from the third-party system into the database.
3. The method of claim 1, wherein electronically collecting a second data set into the database comprises: pulling a part of the second data set from a public data source into the database; and pulling another part of the second data set from a non-public data source into a database; wherein confirming relevancy of the one or more items comprises confirming the veracity of the one or more items based on the cross-referencing.
4. The method of claim 1, wherein confirming relevancy of the one or more items to the asset comprises a model: scoring the cross-referencing by generating a confidence score representing a probability the second data set is a fit for the first data set; and determining the confidence score satisfies a control threshold.
5. The method of claim 1, further comprising electronically collecting a pulled third data set into the database, the third data set collected from a different data source than the second data set; and wherein cross-referencing the first data set with the second data set comprises cross-referencing the first data set with the second data set and the third data set.
6. The method of claim 1, further comprising verifying quality of the first data set and the second data set prior to cross-referencing the first data set with the second data set.
7. The method of claim 1, wherein the artificial intelligence module sending out an asynchronous search for matches comprises the artificial intelligence module sending out an asynchronous search across multiple search engines; and further comprising utilizing pattern matching on returned links

determining authoritativeness of corresponding data sources utilized to collect the second data set.

8. A system comprising: a processor; system memory coupled to the processor and storing instructions configured to cause the processor to: electronically collect a first data set, purportedly defining characteristics of an asset, into a database; access unique identifiers corresponding to each of one or more items within the first data set; formulate an object containing the one or more items; assign an additional unique identifier to the asset; create a queue job containing the additional unique identifier and the object; and ping an artificial intelligence module there is the queue job; automatically and subsequent to accessing the unique identifiers, utilize the artificial intelligence module confirming relevancy of the one or more items to the asset, including: send out an asynchronous search for matches on the one or more items contained in the object electronically collecting a second data set into the database using the unique identifiers, the second data set considered as corresponding to the asset based on the unique identifiers; and cross-reference the first data set with the second data set; list the asset at a financial exchange; and automatically, as part of a constant training cycle, train the artificial intelligence module based on confirming the relevancy of the one or more items improving data validating performance of the artificial intelligence module.

9. The system of claim 8, further comprising instructions configured to cause the processor to: receive user permission permitting a third-party system to provide the first data set; and deploy an extraction model into the third-party system; and wherein instructions configured to cause the processor to electronically collect a first data set comprise instructions configured to cause the processor to utilize the extraction model pushing the first data set from the third-party system into the database.

10. The system of claim 8, wherein instructions configured to cause the processor to electronically collect a second data set into the database comprise instructions configured to cause the processor to: pull a part of the second data set from a public data source into the database; and pull another part of the second data set from a non-public data source into a database; and wherein instructions configured to cause the processor to confirm relevancy of the one or more items comprise instructions configured to cause the processor to confirm the veracity of the one or more items.

11. The system of claim 8, wherein instructions configured to cause the processor to confirm relevancy of the one or more items to the asset comprise instructions for a model configured to cause the processor to: score the cross-referencing by generating a confidence score representing a probability the second data set is a fit for the first data set; and determine the confidence score satisfies a control threshold.

12. The system of claim 8, wherein instructions configured to cause the processor to cause the artificial intelligence module to send out an asynchronous search for matches comprises the instructions configured to cause the processor to cause the artificial intelligence module to send out an asynchronous search across multiple search engines; and further comprising instructions configured to cause the processor to utilize pattern matching on returned links determining authoritativeness of corresponding data sources utilized to collect the second data set.

13. The system of claim 8, further comprising instructions configured to cause the processor to electronically collect a pulled third data set into the database, the third data set collected from a different data source than the second data set; and wherein instructions configured to cause the processor to cross-reference the first data set with the second data set comprise instructions configured to cause the processor to cross-reference the first data set with the second data set and the third data set.

14. The system of claim 8, further comprising instructions configured to cause the processor to verify quality of the first data set and the second data set prior to cross-referencing the first data set with the second data set.
