

CLAIMS

What is claimed is:

1. A method for providing a multi-tier tokenization platform, comprising:
initializing one or more general asset tokens by an application on a first machine, the one or more general asset tokens associated with a plurality of users of the platform, each of the general asset tokens having a first value, the one or more general asset tokens mapped, by the application, to a value of one or more assets in a general asset pool;
receiving a request by the application to use one of the one or more general asset tokens to create one or more specific asset tokens that map to a portion of specific assets from the general asset pool, the one or more assets including the specific assets, the request initiated from a remote machine associated with one of the plurality of users associated with one of the one or more general asset tokens to be used in the creation of specific asset tokens;
creating a first specific asset token that maps to a portion of a whole specific asset, the first specific asset token based at least in part on the request data; and
storing a record of the generated specific asset token and the updated status of the general asset token.
2. The method of claim 1, further comprising updating a repository stored in memory to include the general asset token.
3. The method of claim 1, further comprising removing the general asset token from the repository and associating the general asset token with an updated general asset pool with different member and value attributes, the general asset token having a second value based on the prior general asset pool augmented by newly added assets.
4. The method of claim 1, wherein the first specific asset token maps to a portion of specific asset that is less than a whole specific asset.

5. The method of claim 1, wherein the value of the specific token portion is equivalent to the general asset tokens associated with the specific token portion and a transactional cost.
6. The method of claim 1, wherein the whole specific asset and all specific asset tokens mapped to the whole specific asset are associated with an asset that is a large-scale financial asset or a large-scale physical asset.
7. The method of claim 6, further comprising terminating the specific asset token in response to receiving an indication by the application that the large-scale financial asset is terminated.
8. The method of claim 1, further comprising storing general asset token information and specific asset token information in a distributed ledger by the application, the distributed ledger maintained by one or more distributed machines.
9. The method of claim 8, further comprising:
 - receiving a request by the application to transfer ownership of a specific asset token between a first user and a second user of the plurality of users; and
 - updating the distributed ledger based on the transfer of ownership of the specific asset token between the first user and the second user
10. The method of claim 1, further comprising:
 - receiving an asset recommendation request by the application from a remote machine associated with one or more users;
 - processing data associated with the user by a model for generating recommended asset information, the model being trained by previous data; and
 - providing recommendation data by the application to the user based on an output of the model.

12. A system for providing a multi-tier tokenization platform, comprising:
a server having memory and a plurality of processors; and
one or more modules stored on memory and executed by the plurality of processors, the modules executable to initialize one or more general asset tokens by an application on a first machine, the one or more general asset tokens associated with a plurality of users of the platform, map, by the application, the one or more general asset tokens created by the application to a general asset pool stored in memory, each of the general asset tokens having a first value, receive a request data by the application to use one of the one or more general asset tokens to create one or more specific asset tokens that map to portions of whole specific assets, the request initiated from a remote machine associated with one of the plurality of users associated with one of the one or more general asset tokens to be used for creating one or more specific asset tokens, wherein the one or more assets include the specific assets, create a first specific asset token that maps to a portion of a whole specific asset token, the first specific asset token based at least in part on the request data, and store a record of the removal of the general asset token used to create a specific asset token that removes some associated value from the general asset pool.
13. The system of claim 12, the one or more modules executable to remove, by the application, the general asset token used to create a specific asset token that removes some associated value from the general asset pool in response to creating the first specific asset token; and
14. The system of claim 13, the one or more modules executable to update a repository stored in memory to include the general asset token used to create a specific asset token that removes some associated value
15. The system of claim 12, wherein the first specific asset token maps to a portion of specific asset that is less than a whole specific asset.

16. The system of claim 12, wherein the value of the specific token portion is equivalent to the portion of specific asset associated with the general asset tokens used to create the first specific asset and any transactional costs associated with the allocation schema.
17. The system of claim 12, wherein the whole specific asset is associated with an asset that is a large-scale financial asset or a large-scale physical asset.
18. The system of claim 17, wherein comprising terminating the specific asset token when the large-scale financial asset is terminated.
19. The system of claim 12, further comprising remapping to the general asset pool general asset tokens previously removed in a current cycle, the general asset tokens all having a new value for general assets in the subsequent cycle.
20. The system of claim 12, further comprising:
- receiving an asset recommendation request by the application from a remote machine associated with one or more users;
 - processing data associated with the user by a model for generating recommended asset information, the model being trained by previous data; and
 - providing recommendation data by the application to the user based on an output of the model.