FINANCE

The Ecosystem

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How the six components of ZimX work together.

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The ZimX Ecosystem

The ZimX ecosystem is an integrated system of six components, each serving a distinct function within a cohesive cross-border payment infrastructure. No component operates in isolation. Each one connects to the others to create a complete corridor from the sender's bank account in London to the recipient's mobile money wallet in Bulawayo. This document explains what each component does, how they work together, and why the architecture is designed the way it is.

1. ZiRA® – Zimbabwe Intelligent Resource Assistant

ZiRA is the AI assistant at the heart of the ZimX ecosystem. Live at askzira.ai with over 12,500 knowledge base entries, ZiRA helps users explore Zimbabwean culture, compare remittance costs, read AI-curated news, access financial literacy content, and navigate the diaspora experience — all in English, Shona, and Ndebele, with voice support. ZiRA does not hold, transmit, or settle value. Its role is to make the ecosystem accessible and intelligent for every participant — from a first-time remittance sender in Birmingham to a business owner in Bulawayo.

Intelligence & Analytics

ZiRA's AI layer delivers continuously updated insights tailored to each user type. This is not a static FAQ. It is a learning system that improves with every interaction and every transaction across the ecosystem.

For consumers: remittance comparison across providers showing fees, exchange rates, and total cost; financial literacy content; Zimbabwe news and cultural knowledge; and voice support in English, Shona, and Ndebele.

As the ecosystem grows, ZiRA is designed to deliver merchant intelligence including sales analytics and automated reconciliation.

Platform Design

ZiRA is designed for the full range of connectivity and device capability. Native iOS and Android apps for smartphone users. A web interface for desktop. USSD access for feature phones through local mobile network aggregators, essential for Zimbabwe's rural population and areas beyond reliable data coverage. A recipient in rural Masvingo dials a short code on a basic handset, navigates a text menu to check an incoming transfer, and confirms receipt – no smartphone, no app store, no data connection required.

The platform is built with offline-first design principles. Transactions queue locally when connectivity drops and synchronise automatically when signal returns. USSD sessions operate over basic GSM without any data requirement. The design treats intermittent connectivity as the normal operating condition, not an edge case. Language support covers English, Shona, and Ndebele with expansion capability.

ZiRA currently operates at askzira.ai with over 12,500 knowledge base entries, an automated content pipeline, and a live news hub. It is a live public AI product already delivering against key priorities set out in Zimbabwe's National AI Strategy (2026 – 2030).

2. ZiGX

Stable value, moved at the speed of the internet.

ZiGX is the settlement instrument at the core of the platform. It is a USDC-pegged digital token, backed at least one-to-one by eligible reserve assets, with USDC as the initial and primary reserve asset, held with institutional custodians, fully segregated from operating funds. When value needs to move through the corridor, it moves as ZiGX — fast, cheap, auditable, and always backed.

Reserve Backing

Every circulating ZiGX is designed to be backed at least one-to-one by eligible reserve assets, with USDC as the initial and primary reserve asset. The reserve model includes an over-collateralisation policy target of 102 – 105 %. Reserves are composed of high-quality liquid assets including USDC, short-dated government securities, regulated money market instruments, and cash equivalents, diversified across multiple custody arrangements. There are no algorithmic mechanisms. There is no fractional reserve. ZiGX is backed by real assets, fully segregated, independently verifiable.

Supply Controls

Maximum supply cap of 1,000,000,000 ZiGX. The cap is a safety ceiling; actual issuance remains reserve-bound. Unlike ZIMX, ZiGX is not pre-minted. It is minted only against verified reserve deposits. Circulating supply at any given time reflects the actual reserves held in custody. Supply cannot exceed backing. Minting only occurs through multi-signature authorisation with a complete audit trail. Every minting event is logged and visible through ZimX Vault.

Settlement Design

When a transfer is initiated, value moves through the corrid or as ZiGX, with on-chain settlement typically completing in seconds on Base (Ethereum Layer 2) at a transaction cost of typically less than $0.01. Payout time to the recipient depends on the local payment channel — mobile money payouts can be near-instant, while bank transfers may take longer.

On the receiving end, ZiGX converts to local value through mobile money and payment channels. The user never intera cts with ZiGX directly — they see pounds sent and Zimbabwe Gold or USD received. ZiGX is infrastructure. It operates beneath the user experience, providing the speed, cost, and auditability that legacy correspondent banking cannot match.

Reserve Management

Reserves are held in high-quality liquid assets that generate yield. That yield accrues to ZimX Finance as operational reve nue. It does not accrue to ZiGX holders. ZiGX remains purely a settlement instrument —it does not generate intere st, dividends, or returns for the holder. This approach is consistent with emerging global regulatory standards for reserve-backed payment instruments, where reserves are expected to be held in yield-bearing instruments such as government securities and money market funds.

3. ZIMX

Hold it. Use it. Shape what comes next.

ZIMX is the utility token that powers the ecosystem. Fixed supply of 1,000,000,000 tokens, permanently capped through smart contract architecture with no minting, burni ng, or supply manipulation. ZIMX is entirely separate from ZiGX — different purpose, different mechanics, different risk profile.

Fee Payment. ZIMX serves as the medium for transaction fee settlement. Holders receive reduced rates compared to fiat alternatives, a direct, measurable saving when the platf orm is operational.

Governance. ZIMX holders participate in governance decis ions on defined ecosystem parameters: feature prioritisat ion, treasury allocation, development proposals, and protocol adjustments. Governance is enforced through smart contracts and introduced progressively as the ecosystem matures.

ZIMX does not represent equity or profit participation. It does not provide claims on reserves or operating revenues. Its role comes from what it does within the ecosystem —rec uced fees, governance participation, and enhanced access.

4. ZimX Wallet

ZimX Wallet is the digital wallet for sending, receiving, and managing value within the ZimX ecosystem.

User assets are held with third-party institutional custodia ns, not by ZimX Finance. The design prioritises simplicity: clean layout, minimal steps, clear confirmations, and multi-language support including USSD-based access for feature phone users. A wallet operation that takes three taps on a smartphone takes three menu selections on USSD. The exp erience is functionally equivalent regardless of device.

5. ZimX Pay

ZimX Pay is the merchant-facing layer enabling payment acc eptance within the ecosystem. Acceptance methods inc lude QR codes, POS integration, e-commerce APIs, and USSD for basic infrastructure environments. ZimX Pay transf orms remittance inflows from extraction events — where money enters Zimbabwe and immediately leaves the digital economy as cash —into circulating economic activity within the ecosystem.

The merchant experience is designed to be self-service. No hardware purchase required. No integration fees. No minimum volumes.

6. ZimX Vault

ZimX Vault is the transparency engine. It provides system-level visibility into reserves, issuance, and audit status through public dashboards. Reserve balances, circulating supply, backing ratios, reserve composition, yield metrics, ZIMX supply metrics, vesting schedule progress, audit res ults, and historical trends —all publicly accessible. Custody wallet addresses are published for independent on-chain verification. Third-party verification tools can integrate with published data.

The principle is clear: if we can't show it, we shouldn't be doing it. ZimX Vault is designed so that any user, any regulat or, any auditor, or any journalist can verify the backing stat us of every ZiGX in circulation at any time. Transparency is not a marketing claim. It is a verifiable, on-chain, continuc usly updated system.

How It All Fits Together

Remittance Flow

When operational, the sender opens the ZimX app. They initiate a transfer through ZimX Wallet with full cost disclosure—fees, exchange rate, recipient amount, and delivery estimate all visible before confirmation. Value enters through regulated UK payment channels. ZiGX is minted as required to match net corridor demand, maintaining one-to-one backing against verified reserves at all times, and settles on-chain in seconds. The recipient receives funds through their preferred local payment channel — mobile money, bank transfer, or cash pickup. ZimX Vault records the transaction and reserve impact throughout.

Merchant Payment Flow

When operational, a customer opens ZimX Wallet at a merchant location. The merchant displays a QR code through ZimX Pay, or the customer initiates payment via USSD. The customer confirms the payment with full fee disclosure. Settlement occurs on-chain with merchant confirmation. The merchant sees the transaction confirmed. ZimX Vault updates aggregate statistics.