

FINANCE

Roadmap 2025–2030

WHITE PAPER · 2026 EDITION

*Phased development from foundation to
national infrastructure*

■ Roadmap 2025–2030

This roadmap covers the build period from 2025 planning through 2030 target maturity. ZimX’s development follows a phased approach: build the foundation, open the corridor, integrate with the economy, and achieve infrastructure-level adoption. Each phase builds on the last. No phase begins until the prerequisites from the prior phase are satisfied. Regulatory permission and demonstrated operational reliability are prerequisites for advancement.

Timelines are illustrative and subject to dependency satisfaction. ZimX prioritises doing things right over doing them fast. If regulatory approval takes longer than expected, the roadmap adjusts. If audit findings require additional remediation, deployment waits. The roadmap is a guide, not a promise.

■ Phase 1: Foundation (2025–2026)

Build it right.

Technical. Complete security audit programme and remediate all findings. The ZIMX token contract audit by Hacken is complete; the ZiGX audit is scheduled. Deploy (post-audit) smart contracts to Base mainnet and publish contract addresses for independent verification. Build ZiRA® across all platforms with multi-language support (English, Shona, Ndebele), AI-powered analytics for consumers and merchants, and offline-first design including USSD integration. Implement ZimX Wallet, ZimX Pay merchant tools, and ZimX Vault transparency dashboards. ZiRA is already live at askzira.ai with over 12,500 knowledge base entries.

Custody & Reserves. Onboard institutional custody provider. Establish reserve accounts with USDC as the primary backing asset, supplemented by high-quality liquid assets consistent with emerging regulatory standards. Deploy proof-of-reserves mechanisms through ZimX Vault with on-chain verification.

Regulatory. Advance regulatory preparation in the UK through pre-application engagement and available preparatory pathways. The FCA cryptoassets authorisation gateway is expected to open in late 2026; ZimX intends to submit a complete application when it opens. Continue engagement with Zimbabwe regulatory pathways including the RBZ Fintech Sandbox and the AI Regulatory Sandbox (“Innovation Crucible”) established under the Zimbabwe National AI Strategy (2026–2030). Establish reporting protocols for both jurisdictions.

Operations. Finalise the compliance-gated distribution framework for the reserved Community Allocation and execute distribution only where permitted. Launch pilot with controlled cohorts. Begin merchant integration testing. Collect feedback and refine. Establish ground operations infrastructure in Zimbabwe.

■ Phase 2: Expansion (2026–2027)

Open the corridor.

Scale UK-to-Zimbabwe corridor operations with live settlement. Secure and onboard a qualified Zimbabwe local bank partner — a mandatory regulatory dependency for full PSP licensing with the RBZ outside sandbox conditions. This partnership is essential for local currency payout, mobile money integration, and regulatory compliance. Advance engagement with all available regulatory pathways in both jurisdictions.

Begin South Africa-to-Zimbabwe corridor development, connecting the largest and second-largest sources of Zimbabwean diaspora remittances. Integrate with local mobile money and payment channels. Scale the ZimX Pay merchant network. Grow reserves proportional to adoption, with reserve yield providing operational sustainability. Publish regular transparency reports through ZimX Vault. Establish the governance framework and initial community participation mechanisms.

Roll out the physical and virtual card programme, providing card-based access to the ecosystem for users who prefer or require physical payment instruments. Expand ZiRA’s AI capabilities based on real transaction data and merchant feedback.

■ Phase 3: Integration (2027–2028)

Connect to the economy.

Develop financial institution partnerships and interoperability with traditional banking in both the UK and Zimbabwe. Integrate mobile operator services for seamless USSD-based transactions across networks. Enable utility payments: school fees, municipal services, healthcare, and government services where permitted.

Build the API layer for enterprise and institutional users, enabling businesses, NGOs, and government agencies to integrate ZimX settlement into their own systems. Expand regional corridors into additional Southern African markets. Diversify custody arrangements across multiple regulated providers. Mature governance with expanded community participation and transparent treasury management.

■ Phase 4: Maturity (2029–2030)

Become infrastructure.

Achieve broad geographic coverage across Zimbabwe with meaningful rural penetration through USSD, agent networks, and card distribution. Onboard institutional users and large-scale merchant networks. Expand cross-border corridors and regional payment integration across Southern and East Africa. Document measurable financial inclusion impact against Zimbabwe's NDS2 targets, National AI Strategy objectives, and broader national development goals.

The initial reserve governance period concludes. Community governance determines the forward structure through transparent stakeholder consultation. This milestone marks the transition from a project building credibility to infrastructure sustaining itself.

■ Principles

Five principles govern every phase of this roadmap.

Transparency First. Reserves visible and verifiable. Audits published. Community communication maintained. If something goes wrong, the community hears about it from ZimX, not from a journalist.

Compliance Always. Regulatory requirements met in full. No operation outside permitted scope. No shortcuts. No "make first, ask forgiveness later."

Inclusion Focus. Rural and urban users served equally. Affordability and accessibility are not afterthoughts. The feature phone user in Lupane has the same access as the smartphone user in Avondale.

Sustainable Growth. Revenue from reserve management and platform utility. Reserves grow with adoption. Long-term thinking over short-term metrics. No hype cycles. No unsustainable incentive programmes.

Regulatory Partnership. Proactive engagement. Adaptation based on feedback. A model for responsible innovation that regulators in both jurisdictions can support.

ZimX Finance is in development and not yet operational. This document is for informational purposes only and does not constitute an offer of securities, investment advice, or a guarantee of any outcome. All forward-looking statements are conditional on regulatory permission, audit completion, and operational readiness.