



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. This document explains what each component does and how they work together.

1. ZiRA™ – Zimbabwe Resource Assistant

The front door – and for most users, the only door they'll ever need. Identity, access, and intelligence, all in one place.

ZiRA is the primary interface through which every user enters and navigates the ZimX ecosystem. Powered by artificial intelligence, it manages identity, determines access, surfaces information, and routes users to the functions they need. ZiRA is deliberately non-financial. It does not hold, transmit, or settle value. Its role is to make the ecosystem accessible, understandable, and trustworthy.

Identity and Verification

Users establish their verified identity through ZiRA during a one-time onboarding process. This includes document verification, biometric matching, and liveness detection through integrated third-party providers. A risk-based approach applies tiered verification based on transaction values, with enhanced checks where required.

Access and Entitlements

ZiRA determines what each user can access based on their verification tier, jurisdiction, and ZIMX holdings. Higher verification tiers unlock increased transaction limits and expanded features. ZIMX holdings provide additional entitlements including reduced fee tiers, governance participation, and priority support.

Information and Intelligence

ZiRA's AI-driven intelligence layer surfaces continuously updated data that keeps users informed without requiring technical knowledge. Transaction tracking, fee transparency, reserve health metrics from ZimX Vault, governance proposal status, and ecosystem activity dashboards. Users make informed decisions through ZiRA's information layer. No blockchain literacy required.

Platform Design

ZiRA is designed for the full range of connectivity. Native iOS and Android apps for smartphone users. A web interface for desktop. USSD/SMS fallback for feature phones, 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 same financial infrastructure, accessible to everyone. Language support covers English, Shona, and Ndebele. Offline transaction queuing handles intermittent connectivity.

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 USD-denominated digital token, backed one-to-one by reserve assets held with institutional custodians, segregated from operating funds.

Reserve Backing

Every ZiGX in circulation is backed by at least one dollar of reserve value, with an over-collateralisation policy target of 102–105%. Reserves are composed of USD deposits, institutional-grade

stablecoins, and cash equivalents, diversified across multiple custody arrangements. There are no algorithmic mechanisms. ZiGX is backed by real assets.

Supply Controls

Maximum supply cap of 1,000,000,000 ZiGX. Minting only occurs against verified reserve deposits through multi-signature authorisation. Circulating supply cannot exceed reserve backing at any time. Every minting event carries a complete audit trail.

Settlement Design

When a transfer is initiated, value moves through the corridor as ZiGX, with on-chain settlement typically completing in seconds at minimal transaction cost. Payout time to the recipient depends on the local payment channel. On the receiving end, ZiGX converts to local value through mobile money and payment channels. ZiGX does not generate interest or yield. It is infrastructure. A settlement rail that uses blockchain for speed, cost, and auditability.

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, burning, or supply manipulation.

Fee Payment. ZIMX serves as the medium for transaction fee settlement. Holders receive reduced rates compared to fiat alternatives, a direct, measurable saving from day one.

Governance. ZIMX holders participate in governance decisions on defined ecosystem parameters: feature prioritisation, treasury allocation, development proposals, and protocol

adjustments. Governance is enforced through smart contracts and introduced progressively.

Access Entitlements. ZIMX holdings determine access tiers within ZiRA, gating premium features, enhanced transaction limits, priority support, and early access to new corridors.

ZIMX does not represent equity or profit participation. It does not provide claims on reserves or operating revenues. Its value comes from what it does within the ecosystem.

4. ZimX Wallet

ZimX Wallet is the transactional layer within ZiRA for managing tokens, initiating transfers, and viewing transaction history. ZiRA is the application; Wallet is the function within it that handles value movement. It connects to ZiRA's access layer for entitlements and to the settlement layer for execution. User assets are held with third-party institutional custodians, not by ZimX Finance. The design prioritises simplicity: clean layout, minimal steps, clear confirmations, and multi-language support.

5. ZimX Pay

ZimX Pay is the merchant-facing layer enabling payment acceptance within the ecosystem. Acceptance methods include QR codes, POS integration, e-commerce APIs, and USSD for basic infrastructure environments. ZimX Pay transforms remittance inflows from extraction events into circulating economic activity within Zimbabwe.

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, ZIMX supply metrics, vesting schedule progress, audit results, and historical trends, all publicly accessible. Custody wallet addresses are published for independent on-chain verification.

How It All Fits Together

Remittance Flow

The sender accesses ZiRA, which verifies identity and determines entitlements. They initiate a transfer through ZimX Wallet with full cost disclosure. Value enters through regulated UK payment channels. ZiGX is minted as required to match net corridor demand, maintaining 1:1 backing against verified reserves at all times, and settles on-chain. The recipient receives funds

through their preferred local payment channel. ZimX Vault records the transaction and reserve impact throughout.

Merchant Payment Flow

A customer opens ZimX Wallet at a merchant location. The merchant displays a QR code through ZimX Pay. The customer confirms the payment with fee disclosure. Settlement occurs on-chain with merchant confirmation. ZimX Vault updates aggregate statistics.

Scope

The ecosystem does not include lending, credit, yield-bearing accounts, algorithmic stablecoin mechanisms, permissionless issuance, retail trading, or DeFi integrations.

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.