



Finance

Transparency and Reserves

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*Reserve architecture, custody arrangements,
and proof-of-reserves design.*

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Transparency and Reserves

Trust in financial infrastructure requires proof, not promises. This document describes how ZiGX reserves are designed to be structured, held, secured, and independently verified.

No reserves have been established and no ZiGX tokens have been issued at the date of this document. All descriptions represent design intent.

1. Reserve Backing

Every circulating ZiGX is designed to be backed by at least one dollar of reserve value. There is no fractional reserve, no under-collateralisation, and no algorithmic backing. The over-collateralisation policy target of 102–105% is designed to provide a stability buffer, subject to periodic review as the ecosystem matures. Reserve composition is intended to include USD deposits, institutional-grade stablecoins, and cash equivalents, diversified across multiple custody arrangements.

Minting Controls

ZiGX minting occurs only against verified reserve deposits. Value is deposited into institutional custody, compliance verification is completed, ZiGX is minted at an exact 1:1 ratio, ZimX Vault is updated, and independent verification becomes available on-chain. Only the ZimX treasury can authorise minting. Multi-signature approval is required. Every event is logged.

2. Custody

ZimX Finance does not custody customer assets or reserve funds. All reserves are designed to be held with third-party institutional custodians, fully segregated from operating funds.

Core reserves sit with regulated institutional custodians under multi-signature governance. The vast majority of holdings are in cold storage; hot wallets maintain only operational liquidity. Custodians must be regulated, carry insurance coverage, and demonstrate institutional-grade security and operational track records.

Custody evaluation is in progress with regulated providers. No arrangements are finalised. Failure to secure appropriate custody prevents ZiGX issuance.

3. Reserve Lock

Initial reserves are ring-fenced from operational use under multi-signature governance through 2030. This structure prevents unilateral or operational misuse of reserves while preserving the ability to process legitimate user redemptions in accordance with applicable regulatory requirements. It signals long-term commitment, provides institutional confidence, and creates a predictable reserve base for sustained operation.

4. Treasury Security

All reserve operations require multi-signature approval. No single person can move reserves unilaterally. Signers are geographically and organisationally distributed using hardware wallet signing devices. Major treasury movements are subject to time-locks with visible countdown timers on ZimX Vault. All signing events and approvals are logged transparently.

5. ZimX Vault: Proof of Reserves

ZimX Vault is the public dashboard through which the reserve position is made visible. It is designed to show continuously updated reserve balances, circulating ZiGX supply relative to reserves, backing ratio verification, reserve composition breakdown, historical trends, ZIMX supply metrics, vesting schedule status, and published audit results.

On-chain verification is provided through published custody wallet addresses and smart contract-based reserve validation. Third-party verification tools can integrate with published data. The principle is straightforward: if we can't show it, we shouldn't be doing it.

6. Audit Programme

Smart contract audits: ZIMX undergoes dual independent audit; ZiGX undergoes triple audit. Primary partner: Hacken. All findings must be addressed before deployment. Reports are publicly disclosed. Once operational, independent reserve audits are planned on a regular basis, covering composition verification, backing ratio attestation, and full public disclosure.

Smart contract audits are commissioned and in progress. No reserve audits have been completed as reserves are not yet established.

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.