



Finance

Roadmap 2025-2030

White Paper · 2026 Edition

*Phased development from foundation
to national infrastructure.*

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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. 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.

Phase 1: Foundation (2025-2026)

Build it right.

Technical. Complete security audit and remediate findings. Deploy (post-audit) smart contracts and publish contract addresses upon deployment for independent verification. Build ZiRA™ (Zimbabwe Resource Assistant) across all platforms with multi-language support and AI-powered intelligence features. Implement ZimX Wallet, ZimX Pay merchant tools, and ZimX Vault transparency dashboards.

Custody and Reserves. Onboard institutional custody provider. Establish reserve accounts and structures. Deploy proof-of-reserves mechanisms. Ring-fence initial reserves under multi-signature governance through 2030, preventing operational misuse while preserving redemption capability in accordance with regulatory requirements.

Regulatory. Advance regulatory preparation in the UK through pre-application engagement and available preparatory pathways. Continue RBZ Fintech Sandbox engagement in Zimbabwe. Explore application to the AI Regulatory Sandbox ("Innovation Crucible") established under

the Zimbabwe National AI Strategy (2026-2030). Establish reporting protocols.

Operations. Finalise the compliance-gated distribution framework for the reserved Community Allocation and execute distribution only where permitted. Launch limited pilot with controlled user cohorts. Begin merchant integration testing. Collect feedback and refine.

Phase 2: Expansion (2026-2027)

Open the corridor.

Scale UK-to-Zimbabwe corridor operations. Secure and onboard a qualified Zimbabwe local bank partner — a mandatory regulatory dependency for full PSP licensing with the RBZ outside sandbox conditions. Advance engagement with available regulatory pathways including the RBZ Fintech Sandbox and the AI Regulatory Sandbox established under the Zimbabwe National AI Strategy. Begin South Africa-to-Zimbabwe corridor development. Integrate with local mobile money and payment channels. Scale the ZimX Pay merchant network. Grow reserves proportional to adoption. Publish regular transparency reports through ZimX Vault. Establish the governance framework and initial community participation mechanisms.

Phase 3: Integration (2027-2028)

Connect to the economy.

Develop financial institution partnerships and interoperability with traditional banking. Integrate mobile operator services. Enable utility payments: school fees, municipal services, healthcare, and government services where permitted. Build the API layer for enterprise and institutional users. Expand regional corridors into additional Southern African markets. Diversify custody arrangements. Mature governance with expanded community participation.

Phase 4: Maturity (2029-2030)

Become infrastructure.

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

2030 Reserve Restructuring

The initial reserve lock 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.

Compliance Always. Regulatory requirements met in full. No operation outside permitted scope.

Inclusion Focus. Rural and urban users served equally. Affordability and accessibility are not afterthoughts.

Sustainable Growth. Revenue from utility. Reserves grow with adoption. Long-term thinking over short-term metrics.

Regulatory Partnership. Proactive engagement. Adaptation based on feedback. A model for responsible innovation.

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