FINANCE

Tokenomics

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Token design, distribution, reserve framework, and economic architecture

ZIMX FINANCE
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Tokenomics & Economic Architecture

This document explains the economic design of the ZimX ecosystem: how the two tokens work, how they are distributed, how reserves are managed, and how the dual-token model creates a coherent economic system. The design separates settlement stability (ZiGX) from ecosystem utility (ZIMX), ensuring that the instrument people use to move money is never affected by the dynamics of the token people use to participate in the platform.

1. ZIMX: The Utility Token

Supply & Distribution

Total supply: 1,000,000,000 ZIMX. Permanently capped. No minting, burning, or supply manipulation mechanisms. ZIMX is fixed-supply by design; by contrast, ZiGX supply expands and contracts only against verified reserve deposits (see Section 2). The total supply is allocated as follows:

Allocation	Tokens	Share
Community Allocation (Reserved)	100,000,000	10%
Team & Development	150,000,000	15%
Ecosystem & Incentives	250,000,000	25%
Treasury & Operations	200,000,000	20%
Liquidity	100,000,000	10%
Strategic Reserve	200,000,000	20%
Total	**1,000,000,000**	**100 %**

The Community Allocation is reserved for future compliant distribution, subject to applicable regulation and platform milestones. Any distribution or communication relating to this allocation directed at UK consumers is subject to the FCA's cryptoasset financial promotions regime (in force since 8 October 2023). ZimX will only proceed with distribution through fully compliant channels and will not communicate qualifying cryptoasset promotions to UK consumers outside of approved routes.

Team Vesting

The team allocation of 150,000,000 ZIMX follows a 5-year linear vesting schedule with a 1-year cliff. No tokens vest during year one. After the cliff, proportional monthly release over the remaining four years. Vesting is enforced on-chain through smart contracts with no manual override. This schedule ensures long-term alignment between the team and the ecosystem — the people building ZimX cannot access their tokens until the platform has been operating for at least a year, and full vesting requires five years of sustained commitment.

Utility

ZIMX provides concrete utility from platform operation, subject to regulatory permission and phased rollout.

Fee payment. ZIMX serves as the medium for transaction fee settlement. Holders receive reduced rates compared to fiat alternatives, a direct, measurable saving on every transaction. The fee reduction is tiered: higher ZIMX holdings unlock deeper discounts, creating a straightforward incentive to hold and use the token.

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. Early governance covers feature requests and parameter adjustments; scope expands as the community matures and regulatory frameworks permit.

ZIMX does not represent equity, debt, or profit participation. It does not provide claims on reserves or operating revenues. Its practical role depends on ecosystem adoption and the utility it provides within the platform.

2. ZiGX: The Settlement Instrument

Supply

Maximum supply cap: 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. If there is $500,000 of eligible reserve value held in custody, there are at most 500,000 ZiGX in circulation. The relationship is absolute.

Reserve Backing

Every circulating ZiGX is backed at least one-to-one by eligible reserve assets, with USDC as the initial and primary reserve asset, held in institutional custody. Over-collateralisation target: 102–105%, providing a stability buffer. 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. No fractional reserve. No algorithmic backing. Real assets, fully segregated, independently verifiable on-chain.

Minting

Only the ZimX treasury can mint ZiGX. The process: USDC deposited into institutional custody, compliance verification completed, ZiGX minted at exact 1:1 ratio, ZimX Vault updated, independent verification available. Every mint requires multi-signature approval and generates a complete audit trail. No individual can unilaterally mint ZiGX.

3. Reserve Management

ZiGX reserves are held in high-quality liquid assets consistent with emerging regulatory standards for reserve-backed payment instruments. The UK's forthcoming stablecoin regime, the US GENIUS Act, and the EU's Markets in Crypto-Assets Regulation (MiCA) all contemplate or require reserves to be held in instruments such as short-dated government securities and cash equivalents. ZimX's reserve composition is designed to meet these standards.

These instruments generate yield. That yield accrues to ZimX Finance as operational revenue. It does not accrue to ZiGX holders. ZiGX remains a settlement instrument: it does not generate interest, dividends, or returns for the holder. The distinction is important — reserves are managed prudently to maintain backing and generate sustainable operational income, while ZiGX itself functions purely as a value transfer mechanism within the corridor.

Reserve yield provides a revenue foundation from the point reserves are established, before any transaction fees are collected. This creates a sustainable economic base that does not depend solely on transaction volume during early-stage growth. As reserves grow with ecosystem adoption, yield scales proportionally, providing increasing operational sustainability.

Trust in reserve management comes from transparency, not from abstaining from standard asset management practices. ZimX Vault displays reserve composition, backing ratios, and yield metrics on a continuously updated basis. Custody wallet addresses are published for independent on-chain verification. The principle is clear: reserves are held safely, managed prudently, and reported openly.

4. The Dual-Token Model

The two-token architecture separates settlement (ZiGX) from ecosystem utility (ZIMX). This separation is deliberate and serves four purposes.

First, it prevents utility token price dynamics from affecting the settlement layer. If ZIMX price fluctuates on secondary markets, ZiGX is unaffected — it remains pegged to USDC regardless. Settlement stability is never compromised by ecosystem speculation.

Second, it provides regulatory clarity through distinct functional classification. ZiGX is a reserve-backed settlement instrument. ZIMX is a utility token. Different instruments, different regulatory treatment, different risk profiles.

Third, it enables different optimisation for each function. ZiGX optimises for stability, liquidity, and trust. ZIMX optimises for ecosystem participation, governance, and utility. Combining these into a single token would create conflicting design requirements.

Fourth, it gives users a choice. Stable value transfer through ZiGX. Ecosystem participation through ZIMX. Users may hold either or both based on their needs.

5. Revenue Model

ZimX generates revenue across multiple channels.

Reserve yield. Yield generated from reserves held in high-quality liquid assets (government securities, money market instruments, institutional-grade stablecoins). This revenue begins when reserves are established and scales proportionally with reserves under management. Reserve yield provides operational income independent of transaction volume, creating a sustainable foundation during early-stage growth.

Transaction-based fees. Remittance processing, merchant payments via ZimX Pay, platform services, and settlement fees. This revenue scales with ecosystem adoption and transaction volume.

The model does not rely on token appreciation, lending, credit, proprietary trading, or speculative activity. Revenue is built on productive reserve management and platform usage.

6. Token Risk Factors

ZIMX: Secondary market liquidity is not guaranteed. Ecosystem utility depends on platform operation and cont inued development. Regulatory classification may change as frameworks evolve. Token value may decline to zero. Users should not hold ZIMX as an investment — it is a utility instrument.

ZiGX: Custody failure could affect reserve backing. Market conditions may stress peg maintenance. Reserve asset yields may fluctuate with interest rate changes. Redemption depends on the regulatory framework and operational capacity. Smart contract vulnerabilities, despite auditing, cannot be entirely eliminated. Operational failures could affect functionality.