



Zoth Expands Whitepaper to Articulate a Broader Vision for Privacy-First Neobank for the Global South & Agentic Economy

DUBAI, UNITED ARAB EMIRATES, March 9, 2026 /EINPresswire.com/ -- Zoth, a [privacy-first stablecoin neobank ecosystem](#), today announced the release of its expanded Whitepaper, outlining a broader, long-term vision for building trusted, scalable, and compliant stablecoin-native banking infrastructure for the Global South and the emerging agentic economy.

Zoth initially launched with a focused whitepaper and product designed to address specific stablecoin use cases. As the team built, shipped, and engaged with real users, enterprises, and institutional partners, one insight became clear:

Stablecoin products are emerging rapidly, but the ecosystem lacks privacy-preserving, banking-grade infrastructure capable of supporting both billions of underserved individuals and autonomous AI agents operating in the digital economy.

This realization led Zoth to expand its vision, from building individual products to architecting a stablecoin-native neobank ecosystem designed for human users and intelligent agents alike.

From Product Execution to Ecosystem Responsibility

Stablecoins are evolving beyond speculative instruments into foundational financial rails. Yet most solutions remain fragmented, optimized for narrow crypto-native use cases rather than real-world reliability, compliance, privacy, capital efficiency, and institutional trust. What's missing is integrated architecture: regulated fund foundations, structured yield engines, intelligent capital allocation layers, and seamless global payment connectivity operating as one cohesive system.

Zoth bridges the gap between traditional finance and the on-chain economy through a vertically integrated ecosystem. This stack begins with FFAST, providing the essential regulated fund and custodial foundation. Above this, zToken Vaults execute sophisticated yield strategies across RWA and DeFi markets, while USDZe a liquid yield asset delivering up to 12%+ returns. The entire system is unified by the PayX7 network, a high-velocity payment layer that facilitates instant, near-zero-cost global money movement for humans, institutions, and autonomous agents alike.

At the same time, two forces are accelerating:

1. The rise of digital-first economies across the Global South
2. The emergence of AI agents that require programmable, borderless financial rails

Both demand a new kind of financial infrastructure.

Why the Vision Expanded

Despite rapidly growing digital economies, the global financial system remains structurally exclusionary. An estimated 1.4B adults worldwide remain unbanked, lacking access to basic savings, payments, and financial identity. Even among the banked, services are often slow, costly, and inefficient, particularly in emerging markets.

But inclusion alone is not the only frontier.

The next wave of economic activity will be powered by intelligent agents, AI systems that transact, allocate capital, settle payments, and manage liquidity autonomously. These agents require programmable, compliant, and privacy-respecting financial rails.

To bridge both gaps, incremental updates to legacy systems were not enough. The industry faces four structural bottlenecks:

1. The Trust Gap: Stablecoins lacking bank-grade accountability, transparent reserves, and governance struggle to earn mainstream confidence.
2. The Legacy Hurdle: Many neobanks still operate on aging financial rails, constraining the native speed, transparency, and efficiency stablecoins are designed to deliver.
3. The Institutional Barrier: True scale requires more than APIs, institutions demand robust risk management, governance standards, and regulatory compliance frameworks.
4. The Privacy Deficit: As digital finance expands, privacy becomes foundational. Users and autonomous agents alike require secure, consent-based financial identity and transaction frameworks that protect data without sacrificing compliance.

Addressing these challenges required a fundamental shift, from feature iteration to system-level architecture.

Zoth's expanded vision merges the programmability of decentralized finance with the accountability of traditional banking, while embedding privacy and agent-native capabilities at the core.

The Broadened Vision: A Privacy-First Stablecoin Neobank

Zoth is a privacy-first, stablecoin neobank building the secure infrastructure for the next era of global finance. By leveraging programmable money to enable sustainable yields, frictionless cross-border payments, capital efficiency, and intelligent treasury management, Zoth aims to onboard billions of users, human and machine, into a compliant, borderless dollar economy.

Rather than operating as isolated products, Zoth's ecosystem, including USDZe, PayX7, and its neobank infrastructure stack, forms a cohesive architecture built for scale, compliance, and autonomy.

What the Expanded Whitepaper Covers

The updated Zoth Neobank Whitepaper delivers a comprehensive blueprint of the ecosystem's full product suite and architectural design, including:

1. A stablecoin-native neobank architecture built for programmable, on-chain finance
2. Zoth's hierarchical four-layer system, spanning regulated fund infrastructure, yield engines, and capital allocation layers
3. FFAST as the regulated fund foundation, supported by licensed administrators, custodians, and institutional-grade safeguards
4. zToken Vaults as strategy-specific, yield-generating vehicles across Real World Assets (RWA) and DeFi markets
5. USDZe as a structured "vault-of-vaults" framework, dynamically distributing capital through a risk-weighted allocator
6. The PayX7 network, serving as the ecosystem's connective layer for instant, near-zero-cost global value transfer
7. Infrastructure designed for the emerging agentic economy, enabling autonomous financial participation
8. Privacy-preserving identity, compliance, and regulatory alignment frameworks
9. Yield optimization, liquidity orchestration, and capital efficiency mechanisms
10. Institutional governance, structured risk management, and oversight systems
11. Segmented user models tailored to individuals, enterprises, institutions, and AI-native agents
12. A phased roadmap outlining regulatory expansion, product scaling, and global market integration

"This whitepaper represents a moment of clarity," said Pritam Dutta, Founder and CEO of Zoth. "It reflects our commitment to building privacy-first stablecoin infrastructure that serves both the Global South and the autonomous digital economy with the rigor that global finance demands."

"Our conviction in Zoth is rooted in their vision for a privacy-first neobank built with structural integrity. By bridging real-world assets to deliver sustainable yield, they are architecting the reliable foundations for a more sovereign future." said Mansoor Madhavji, Partner at [Blockchain Founders Fund](#).

Read the Whitepaper:

The expanded Zoth Neobank Whitepaper is now publicly available.

Users, developers, institutions, and ecosystem partners are invited to explore Zoth's long-term vision and participate in building a compliant, privacy-first financial layer for the next era of global commerce.

[Read the full whitepaper:https://docs.zoth.io](https://docs.zoth.io)

About Zoth

Zoth is a privacy-first stablecoin neobank ecosystem building secure financial infrastructure for the Global South and the agentic economy. Through zVault, PayX7, and its neobank stack, Zoth enables compliant, efficient, and programmable financial services for individuals, businesses, institutions, and AI-native systems worldwide.

Visit: <https://zoth.io>

Pritam Dutta
Zoth
press@zoth.io

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