ZetaChain: Private AI on Solana

2026-11-04, v1.0.0
ZetaChain

Abstract. ZetaChain was built to solve interoperability. From 2024 to 2026 its Layer 1 let one smart contract hold and move assets on Ethereum, Bitcoin, Solana and other chains, with no wrapping and no bridges. As crypto and AI converge, the same problem is showing up again in AI. There are many models, many market data sources and many apps, and each one keeps the user's data to itself. ZetaChain is applying the same approach there. ZetaLabs launches on Dec 9, 2026. It brings AI models and live market data into one chat, and the contents of that chat are encrypted by the user, so ZetaChain cannot read them. On the same day ZETA moves to Solana as a native token, 1:1 under the same ticker, and becomes the token behind ZetaLabs. Holders can lock it for access, pay with it at a discount, and vote with it on what the product supports. This paper covers the product, the token, supply after the migration, and the roadmap.

1. Interoperability, from blockchains to AI

ZetaChain launched its mainnet on Feb 1, 2024 as a Proof-of-Stake Layer 1 with native cross-chain smart contracts. Observers watched the connected chains, and a threshold-signature scheme let the network hold and move assets on Ethereum, BNB Chain, Polygon, Base, Arbitrum, Avalanche, Bitcoin, Sui and Solana directly. The design goal was interoperability without wrapping or bridging: one contract, many chains.

In September 2026, ZETA holders approved Proposal 68 with 99.4% in favor. ZETA moves to Solana as a native token, and the ZetaChain Layer 1 winds down once holders and connected-chain assets have moved. Running a separate chain no longer helps ZetaChain build the product. Solana already has the users, the payment rails and the agent infrastructure an AI application needs, and it gives ZETA a much larger ecosystem to live in.

Crypto and AI are converging. AI agents now pay for services over onchain rails, agent identity is being written into chain protocols, open models run on compute the user picks, and the big AI products are adding memory of their users. Much of this is happening on Solana. It carried about 70% of monthly x402 agent-payment volume as of mid-August 2026 and has processed more than 35 million x402 transactions in total, and its Agent Registry gives agents an onchain identity, with a protocol-level identity standard under review. What is still missing is an application layer where the user, not the provider, owns the data.

This is the problem ZetaChain started with. A few years ago you needed a separate wallet, bridge and app for every chain. Today you need a separate tool for every AI model and every data source, and each of those tools keeps every prompt, chat and wallet address you show it. ZetaLabs puts the models, the data and the apps in one place and keeps the user's data encrypted by the user. ZetaChain connected blockchains, and now it connects AI.

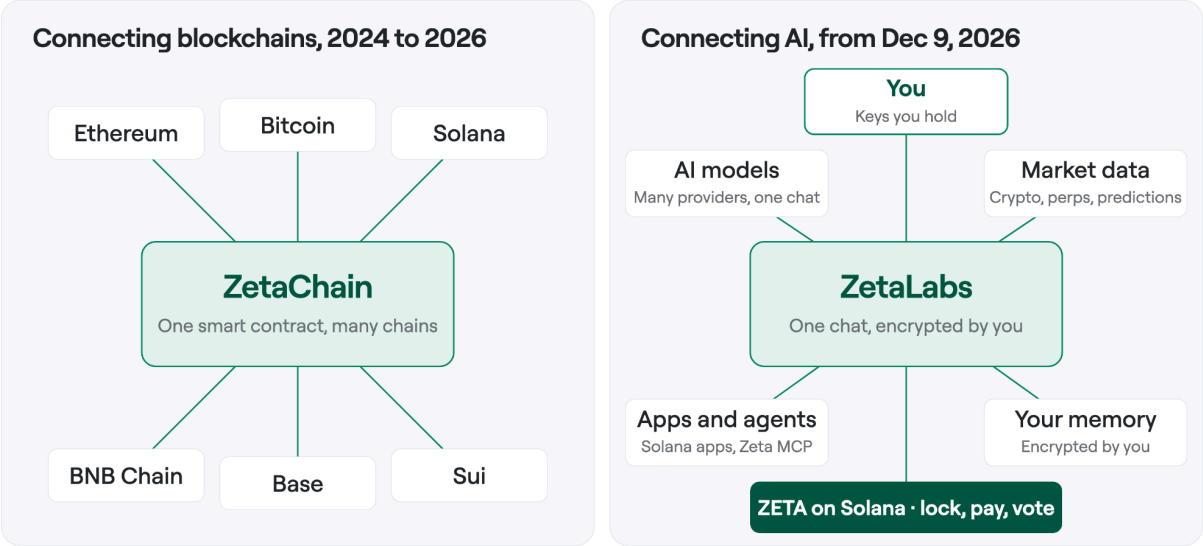


Figure 1. Interoperability, before and after. Left: from 2024 to 2026, one ZetaChain contract connected many chains. Right: from Dec 9, 2026, one ZetaLabs chat connects AI models, market data and apps, with the user's keys at the top and ZETA on Solana at the bottom.

2. Private AI for financial research

AI is the fastest way to make sense of a market, or of your own onchain history, and financial information is where privacy matters most. On a public chain every wallet is visible to everyone, but there is still no simple way to understand your own activity or the market in front of you. Most AI tools fill that gap by sending the full prompt, the chat history and every wallet address to the model provider, where it is stored. Your research on a position, a thesis or a mistake becomes a record someone else holds.

ZetaLabs builds on the private chat and memory technology ZetaChain has run in production since February 2026 as Anuma Chat. Chats, memory, and research are encrypted by each user and are visible only to that user. ZetaLabs brings that design to financial markets.

3. Landscape

Several products already answer market questions with AI. They fall into four groups.

Category	**Examples**	**What it does well**	**Where your prompts and wallets live**	**Memory**
General AI chat	ChatGPT, Claude, Gemini	Broad reasoning, writing, code	Stored by the provider under its policy; no live market feeds by default	Held by the provider; user can manage
Crypto intelligence platforms	Nansen, Minara, Surf (AskSurf), Sorin	Labeled wallets, smart-money flows, research reports, multi-source signals	Stored by the provider; Sorin states local storage on the user's device	Preference or financial memory held by the provider
Trading terminals	Axiom and similar	Discovery and execution speed	Wallet connected to the terminal	None
Explorers with AI	Helius Orb (Explain with AI)	Plain-language summary of one transaction	Public data only	None
ZetaLabs		Many models and many feeds in one chat, plus a memory of what you follow	**Encrypted by the user; ZetaChain cannot read them**	**User-encrypted, visible and deletable**

ZetaLabs is not trying to out-build the terminals or the data vendors. It connects to them. What is different is the combination: many models and many feeds in one chat, a memory that belongs to the user, and content the operator cannot read. Descriptions reflect each product's public materials as of October 2026.

4. ZetaLabs

ZetaLabs is a private AI chat on the web for people who follow markets. Chats, research and memory are encrypted by the user, and the same chat draws on many AI models and many market data feeds. It launches on Dec 9, 2026, the day ZETA arrives on Solana.

What ships at launch. A first-time user lands on Radar, sees what is moving, taps a market and asks about it in Chat. Chat remembers what they asked, so the second visit is better than the first.

- **Chat.** Ask in plain words about crypto, perps and prediction markets, and about stocks and commodities, and get a fast answer with live data. Chat remembers what you follow; you can see and delete what is remembered.

- **Radar.** A live list of what is moving across markets, based on your memory.
- **Bloom.** A private memory of what you did onchain, encrypted by you.
- **ZETA Dashboard.** Supply, locked ZETA and each burn, live.
- **Agent integrations. Agents connect over open standards** such as x402 and pay per call.

Q1 2027: exploring financial intelligence. Deep research reports on specialized markets, as part of ZetaLabs Premium. Lens, which turns any transaction into plain words: what happened and what it cost. A fuller market feed with tokenized stocks and market sentiment. Zeta MCP, so other apps can connect to ZetaLabs' tools, and to a user's memory only with that user's permission. Deeper AI help for research and decisions, built on each user's private memory.

Privacy model. Chats, research and memory are encrypted by each user with keys the user holds, so ZetaChain cannot read them. When a question is asked, only what is needed to answer it is sent to the model, never the full history. The user can see and delete what is remembered. ZetaLabs never holds user keys and cannot move user funds. Locking ZETA for Premium uses an onchain program that only the locking wallet can withdraw from; ZetaChain cannot move, freeze or redirect locked ZETA. Sign-in is by email or wallet; a wallet is needed for Bloom and to lock ZETA.

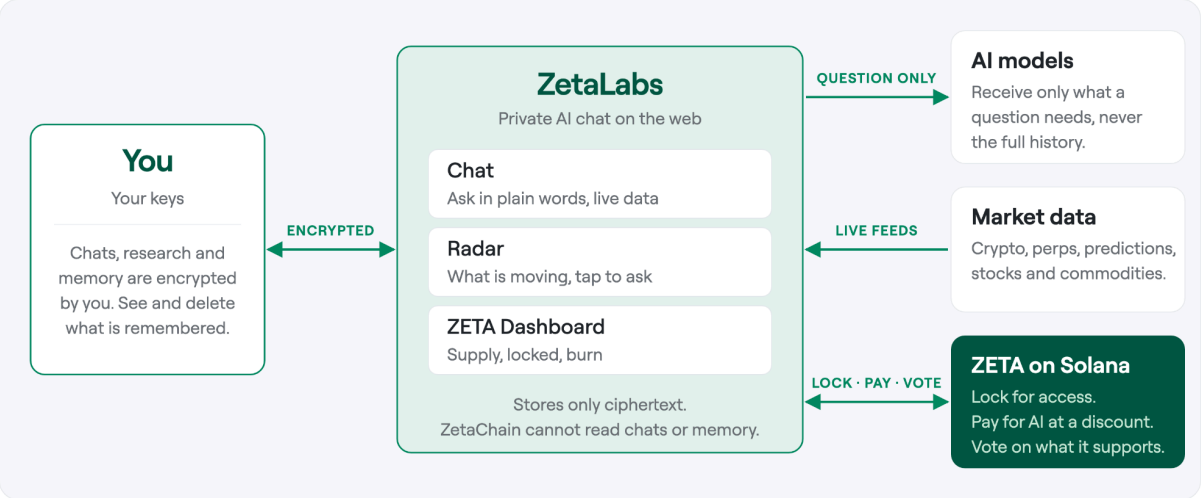


Figure 2. How ZetaLabs works. Chats, research and memory are encrypted by the user; ZetaLabs stores only ciphertext; a model receives only what a question needs; market data arrives as live feeds; access, payment and votes run on ZETA on Solana.

5. ZETA on Solana: utility

ZetaChain's purpose is interoperability. It first connected blockchains, and now it connects AI. ZetaLabs is the private AI app on Solana that brings AI models and many market data sources into one place, with your chats and your history encrypted by you. Anyone can use it and pay in ZETA, USDC or card. ZETA adds the following.

Utility	How it works	When
Pay in ZETA	Use ZETA across ZetaLabs for a discount and access to more reports and features.	Dec 9, 2026
Shape the product	Vote in ZETA on how ZetaLabs develops, such as which data sources and AI models it supports.	After migration
Unlock access	Lock ZETA for access to ZetaLabs Premium	Q1 2027
Burn	About 55 million ZETA of undistributed validator emissions, burned monthly through 2027. Total supply goes down by the full amount.	Jan to Dec 2027
ZETA Dashboard	Supply, locked ZETA and each burn, live.	Dec 9, 2026

ZetaLabs measures usage by what you do, starting with questions and research reports. Every user gets a daily allowance. More can be paid for in ZETA, USDC or card. Every use of ZETA other than securing the ZetaChain Layer 1 is unchanged by the migration.

6. Supply and distribution

ZETA has a maximum supply of 2,100,000,000, allocated at mainnet launch on Feb 1, 2024 as shown in Figure 3. The migration creates no ZETA, leaves the maximum supply and every allocation and vesting schedule in place, and reduces total supply through the burn of undistributed validator emissions. Figure 4 shows how the purchaser, core contributor and validator allocations have been released over time.

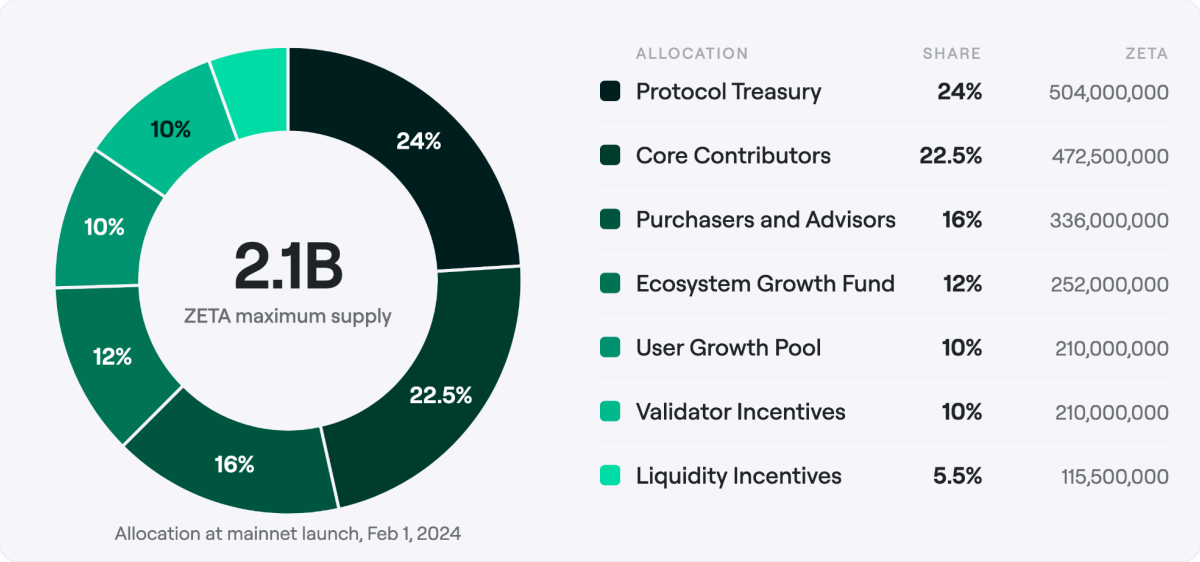


Figure 3. Allocation of the 2,100,000,000 ZETA maximum supply at mainnet launch, Feb 1, 2024. About 55M of the 210M Validator Incentives allocation is burned monthly through 2027.

Item	Status
Maximum supply	2,100,000,000 ZETA, less the burned amount. Unchanged by the migration.
Where ZETA lives after the halt	As the SPL token on Solana and as the ERC-20 on Ethereum.
Validator emissions burn	About 55,000,000 ZETA: the 210,000,000 Validator Incentives allocation less everything emitted by the snapshot height. Burned one twelfth a month, about 4.6 million ZETA, January through December 2027. Every burn is published and shown on the ZETA Dashboard.
Inflation	None. The 2.5% yearly emission planned from year four of the Layer 1 never starts.
Purchasers and Advisors (16%, 336,000,000)	317,333,333 unlocked through Nov 1, 2026 (94.4%). Remaining tranches Dec 1, 2026 and Jan 1, 2027. Fully unlocked Jan 1, 2027; no further unlocks.

Core Contributors (22.5%, 472,500,000)	446,250,000 unlocked through Nov 1, 2026 (94.4%). Remaining tranches Dec 1, 2026 and Jan 1, 2027. Fully unlocked Jan 1, 2027; no further unlocks.
Foundation-held allocations	No newly released ZETA from the User Growth Pool, Ecosystem Growth Fund, Protocol Treasury or Liquidity Incentives is sold in 2027.

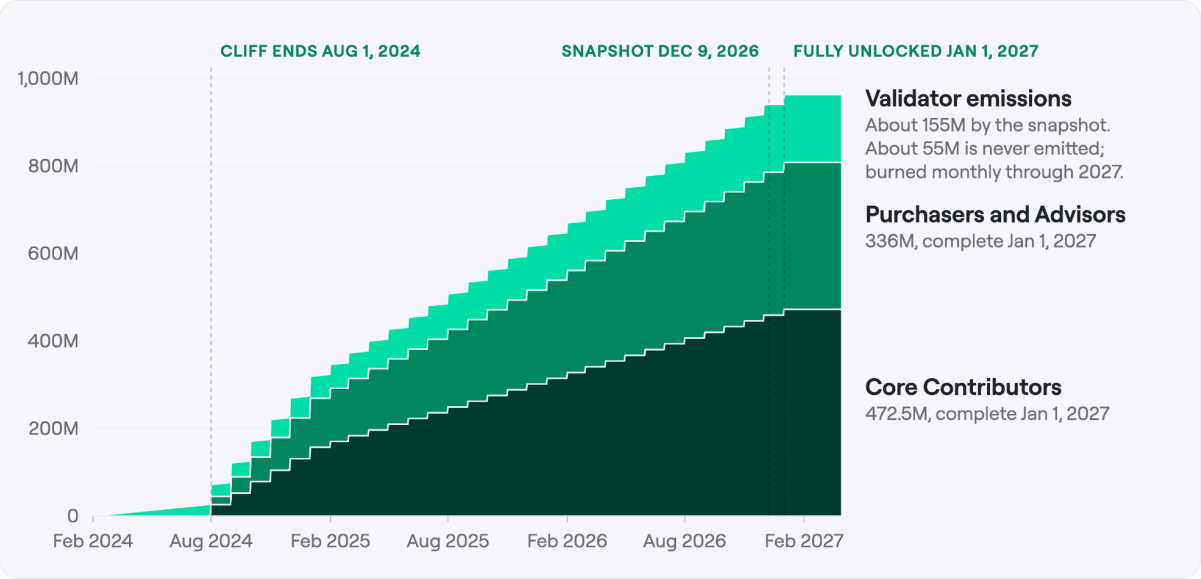


Figure 4. Released supply by allocation, Feb 2024 to Mar 2027. Purchasers and Advisors and Core Contributors follow the schedule published at mainnet launch and complete on Jan 1, 2027. Validator emissions reach about 155M by the snapshot; about 55M is never emitted and is burned monthly through 2027. Foundation-held pools are not shown.

Published addresses. ZetaChain publishes two addresses on official channels after the security review and before the portal opens: the ZETA SPL mint and the snapshot contract, which holds the snapshot total and pays claims.

Address	Purpose	Status
ZETA SPL mint	The token on Solana; mint authority revoked after the vault is funded	published after the security review
Snapshot contract	The migration program on Solana; holds the snapshot total and pays claims	published after the security review

7. Migration to Solana

Proposal 68 approved the direction. This proposal, published with this paper, sets every date and mechanism below; nothing moves until it passes.

Item	Detail
Governance	Proposal 68 passed on Sept 20, 2026: 263.65M ZETA yes (99.44%), with about 58% of bonded ZETA voting. Governance Proposal 2 (on-chain proposal 70) is submitted Nov 4, 2026; the 72-hour vote closes Nov 7.
Conversion	1:1, same ticker, no new ZETA. Balances convert from 18 decimals to 9, rounded down.
Snapshot and halt	Block height 20,755,000, expected around Dec 9, 2026. Every balance is recorded per address: liquid, delegated, unbonding and unclaimed rewards. The Layer 1 halts at the same height and is not restarted. The export and its checksum are published within 3 hours.
Token on Solana	A classic SPL token with 9 decimals and no freeze authority, created by the ZetaChain Foundation. The snapshot total is minted before the portal opens; the mint authority is then revoked, so no further ZETA can be minted on Solana. The mint address is published on official channels after the security review.
Claim	ZetaHub migration portal opens Dec 9, 2026. Connect the wallet that held ZETA on ZetaChain, sign a message naming a Solana wallet, and the full snapshot balance arrives shortly after signing. No fee, no SOL needed. Minimum 10 ZETA. Each address is paid once. The path is one-way.

Staked ZETA	Credited automatically at the snapshot. No one needs to unstake. Staking rewards stop at the snapshot height.
Exchanges	Exchange balances convert without holder action. Each exchange sets its own window and announces it to its users.
Bridged assets	Assets still held on ZetaChain as ZRC-20 tokens at the snapshot can be claimed back on their original chain through ZetaHub starting Dec 9, 2026. Nine chains covered; minimum $5 per token.
Security review	The Solana distribution program and the claim service are under independent security review. The portal opens only after it is complete, and the report is published in a follow-up announcement.
Records	ZetaScan remains available, and an archive node with read-only RPC is provided through Oct 31, 2027.
ZETA on Ethereum (ERC-20)	Not changed. It remains valid where it is.
Verification	The snapshot export and checksum, the mint transaction, the program's verified build hash and the authority state are published. The portal shows a live reconciliation of minted, claimed and vault balances.

The portal asks for a signature, never a transaction, and never a seed phrase. Trust only zetachain.com, hub.zetachain.com and the official X and Discord accounts.

8. Roadmap

Dates (snapshot, burns) are commitments and appear in Section 7. Product items dated after Dec 9, 2026 are targets.

Q4 2026 · Launch: private AI	**Q1 2027 · Exploring financial intelligence**
ZETA becomes a native Solana token (Dec 9)	ZetaLabs Premium, with deep research reports on specialized markets. Subscribe, or lock ZETA for access
New zetachain.com	Lens: any transaction, decoded in plain words
ZetaLabs goes live: private AI for markets, encrypted by you	Zeta Intelligence: sharper AI for research and decisions.
Chat: ask about any market in plain words, encrypted by you	Quant strategies and playbooks: explore professional and curator strategies
Radar: live, personalized market feeds: crypto, perps, predictions, stocks and commodities	Full market feeds: tokenized stocks and sentiment analysis
Bloom: a private memory of your onchain activity	
Agent integrations: agents connect over open standards such as x402 and pay per call	Zeta MCP: any app or agent plugs into ZetaLabs, memory only with permission
ZETA Dashboard: supply, locked ZETA, burn	

References

- Proposal 68 and its result: hub.zetachain.com/governance/proposal/68
- Governance Proposal 2 (on-chain proposal 70): hub.zetachain.com/governance/proposal/70
- Announcement: Bringing ZETA and Private AI to Solana
- x402 share and cumulative count on Solana: Crypto Briefing, Sept 15, 2026
- Solana Agent Registry and the agent identity standard: solana.com/agent-registry, SIMD-0520 request for comments
- Official channels: zetachain.com, hub.zetachain.com, X, Discord