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Signer ID mapping

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Disclaimer: This report presents one operationalized path through the current impasse. It shall not be construed as definitive advice.

Request Type: PUBLIC / FREE

Submitter: Anonymous Request

Domain: Finance

Problem Description:

Mexico's banking sector operates under a structural deadlock where financial inclusion is constrained by the interaction of market concentration, risk-optimized business models, informality, and regulatory equilibrium. Incumbent institutions rationally focus on formal segments where risk adjusted returns are predictable, while underserved populations remain costly to assess due to limited data, weak collateral frameworks, and transparency gaps. Regulation prioritizes stability, reinforcing conservative behavior. The result is a self-reinforcing loop: low inclusion limits data, limited data sustains perceived risk, risk constrains credit, and informality persists. Digital channels and alternative underwriting models are improving access, but the system's underlying incentive structure remains largely intact.

Core tension:

Financial exclusion in Mexico is not primarily a capability proble[**user typo**], it is an incentive alignment problem embedded in system design.

Structural drivers

- Concentrated market structure reduces pressure to pursue marginal segments
- Risk. adjusted economics favor formal, data-rich borrowers
- Informality limits underwriting visibility and collateral enforceability
- Regulation optimizes for stability, not inclusion expansion

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System dynamic

- Limited inclusion constrains data generation
- Data scarcity sustains elevated risk pricing
- High cost of credit reinforces informality
- Informality perpetuates exclusion

Strategic implication;

Breaking the equilibrium requires altering information asymmetry or unit economics typically through data innovation, distribution redesign, or risk model differentiation. Incremental efficiency gains do not shift the structure; only incentive reconfiguration does.

Then... how should the whole banking system operate to be inclusive?

CHARACTERIZATION OF USER INPUT:

User is not asking for a regulatory memo.

User is not asking for an implementation spec.

User is not asking for a capital model.

User is not asking for a framework

RHIZOME: A PROTOCOL FOR LIQUID INCLUSION

The structural deadlock in Mexico's banking sector is a **resolution error**, not a lack of capital. By treating financial identity as a static "snapshot" (the Bureau), the current system creates the very risk it fears. To break the equilibrium, the system must shift from a **Gatekeeper Model** to a **Flow-Based Topology**.

We propose the **RHIZOME Protocol**: a decentralized financial architecture that formalizes existing social velocity into bankable collateral.

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THE NEW REALITY: BIMODAL TRUST

The system replaces the binary of "Formal/Informal" with a multi-frequency trust operator. Every participant operates with two distinct liquidity vectors:

1. **Stamina (The Root):** A non-decaying credit baseline earned through long-term social presence and membership in community clusters (e.g., *tandas* or trade guilds). This protects the "Base-Identity" of seasonal workers and those in informal segments during periods of inactivity.
 2. **Agility (The Flow):** A high-velocity, real-time score that governs daily credit-bandwidth. This is captured from the metadata of transactional "flows"—utility payments, airtime, and peer-to-peer commerce—rather than fixed assets.
-

IMPLEMENTATION ARCHITECTURE

- **Topological Proof of Stake (TPoS):** Credit is not "granted" by a central authority; it is "unlocked" via peer-staking. To access higher liquidity, a user must be validated by a triad of existing nodes who stake a portion of their own "Stamina" on the newcomer. This creates a mathematical barrier to fraud (Sybil attacks) where the cost of betrayal exceeds the value of the credit.
- **Asynchronous "Gossip" Ledger:** The system operates on a local-first protocol (Bluetooth/NFC) that allows transactions to occur offline. "Truth" is maintained via eventual consistency; when any node in a local mesh touches a network edge, the entire cluster's reputational updates are synchronized to the global map.
- **Spatial-Temporal Inertia:** To prevent "Vampire Attacks" (rapid, multi-mesh fraud), the protocol throttles the "Agility" score based on physical movement. If a node

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moves faster than the gossip-sync can propagate its data, it must rely on its "Stamina" (Base-Credit), creating a natural firewall against high-speed exploitation.

- **zk-State Pruning:** Utilizing zero-knowledge proofs, the ledger remains constant-sized. Users carry only a cryptographic proof of their standing, allowing the protocol to run on \$25 hardware without being crushed by the weight of transaction history.

STRATEGIC OUTCOME

By decoupling trust from the "Formal/Informal" label and anchoring it in **Social Resonance**, the RHIZOME protocol converts the \$130B+ USD currently circulating in Mexico's informal economy into a high-fidelity signal. The result is a banking system that does not require the population to change their behavior, but rather upgrades the system's ability to see it.

CRITICAL PENDING TASKS FOR THE ANONYMOUS REQUESTER:

- Explicit interfaces with regulated entities (what banks see, rely on, and are liable for)
- A clearer capital and loss-absorption model
- Governance and dispute-resolution mechanisms
- Analysis of power asymmetries inside trust clusters
- A migration path from informal mutual credit to formal balance-sheet exposure

Signed by the paw of a cat.

The Zeroth Unknotter.

<https://Oth.info>

Electronic signature follows.

