

# Ant Colony WhitePaper

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Ant is transforming how small businesses accept payments in Nigeria. From tiny market stalls in the open market to bus fare collectors, Ant enables **fast, tap-on-phone payments** using regular smartphones—no bulky POS machines needed! Just tap a card or phone on the seller's phone, and the money goes straight to their bank account.

Even if you can't read or write, — just speak your payment in your native language. Payments just got faster, easier, and more accessible to everyone. See how [HERE](#)

## What is Ant Colony?

*Ant Colony* is a community-led movement of creators and influencers driving financial inclusion for small businesses. Through the **Ant Colony** program, you'll continuously earn a share of our payment processing fee for every payment performed by businesses and everyday Nigerians you help adopt the *tap-to-pay revolution*.

**QueenAnts** (top creators) and **SoldierAnts** (ambassadors) are at the heart of this transformation, onboarding businesses into the *tap-to-pay revolution*—and earning big while doing so!

## How Does It Work?

### Roles:

#### 1. QueenAnts (50 Seats Only):

- You're a top creator (1m+ followers). Build your colony by recruiting SoldierAnts. Joining is fee-free for QueenAnt.
- Earn **10% of everything they earn**.

#### 2. SoldierAnts:

- Join under a QueenAnt, onboard businesses, and earn **30% of Ant's processing fees** for every tap they receive.

### Earnings Example:

With just 100 businesses processing ₦30,000 daily, a **SoldierAnt** could earn ₦438,750 monthly!

**QueenAnts**, with 500 Soldiers, could earn over ₦21.93 million monthly, scaling with their colony.

**Note:** This earning example is based on **Ant's 0.125% processing fee** (our share from each transaction) and the **1.5% optional instant settlement fee** for businesses that choose instant payouts.

Your actual earnings depend on:

- ✓ How many businesses you onboard
- ✓ How much they receive daily
- ✓ Whether they choose instant settlement

More businesses, more transactions, and more instant settlements = **higher earnings for you!** 🚀

## What is AntCoin?

AntCoin is the exclusive reward currency within the Ant ecosystem, designed to amplify the excitement of earning and spending. As a **SoldierAnt** or **QueenAnt**, your efforts are rewarded in **AntCoins**, which can be redeemed for real value or exciting perks.

### Exchange Rate

The exchange rate is set at:

₦1 = 10 AntCoins

This means your earnings and rewards in AntCoins grow exponentially, giving a sense of abundance and progress as you build your colony.

## How to Use AntCoin

**Cash Out:** Convert your AntCoins back to Naira at the exchange rate.

**Unlock Perks:** Use AntCoins to access exclusive benefits, such as priority campaigns or Ant Colony merchandise.

**Boost Your Network:** Spend **AntCoins** to incentivize new Soldiers or merchants to join your colony.

With AntCoin, we make every contribution feel significant and rewarding, fueling your journey to success within the Ant Colony.

## Why Join Ant Colony?

- Earn a life-changing income or create a life-changing opportunity for your community.
- Transform Nigeria's payment landscape.

This opportunity is **limited to 50 QueenAnts**—don't miss your chance to lead!

## LuckyTaps!

To make things even more exciting, we've introduced **#LuckyTap!** Customers and merchants can win random rewards between ₦5,000 and ₦100,000 each time they tap to pay. It adds excitement to every transaction, encouraging repeat visits to stores where Ant is accepted and helping you grow your colony faster.

## Built on Trust and Innovation

Our vision goes beyond payments. We aim to become Nigeria's leading **digital bank**, helping millions of non-literate Nigerians adopt digital finance effortlessly with our voice banking.

To ensure your earnings and transactions are safe, we are:

- **CBN-Compliant:** Operating within the guidelines set by the Central Bank of Nigeria.
- **PCI DSS Certified:** Meeting the highest global standards for payment security.
- **Partnered with Global Leaders:** Collaborating with **Mastercard**, **Visa**, and **Verve** to bring trusted, innovative solutions to every corner of Nigeria.
- **Licensed Acquirer Processing Through Wema Bank:** Your transactions are processed through one of Nigeria's most trusted financial institutions.

*The revolution starts today! Sign up to become a QueenAnt or SoldierAnt and lead Nigeria into the future of payments. Don't wait—spots are filling fast!*

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