

Ant Colony White Paper V.0.0.3

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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 (1 m+ 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 ₦303,750 monthly!

QueenAnts, with 500 Soldiers, could earn over ₦15.1 million monthly, scaling with their colony.

Note: This earning example is based on **Ant's 0.125% processing fee** (our share from each 0.5% transaction fee charged to the merchant) and the **1% 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 Compliant:** 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 new chapter starts today!

(1) Download the Ant App,

(2) Sign up to become a QueenAnt or SoldierAnt and lead Nigeria into the future of payments. Don't wait—spots are filling fast!

This document must be used alongside our **terms and conditions**.