

Farm Pass

AGRICULTURAL BUYERS, MINISTRY OF AGRICULTURE, FINANCIAL INSTITUTIONS,
FARMER PRODUCE ORGANISATIONS, INTERNATIONAL DEVELOPMENT ORGANISATIONS
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Digitising the agricultural marketplace, payments and work flows to drive transparency

The agricultural market is large, growing and increasingly mobile equipped.

Agriculture transactions are over 99% cash-based, and goods distribution can be inefficient. 30% of cash crop value is lost through value chain inefficiencies, representing a \$4 billion annual post-harvest food loss. The agriculture value chain is highly complex and paper-based; leading to inefficiencies, waste and fraud across the ecosystem of partners.

Farm Pass is a platform that digitises marketplaces, payments and work flows within the agriculture sector.

The platform provides a digital marketplace for buyers who are looking for sustainable sources of quality produce at favourable market prices and for smallholder farmers looking for reliable markets and fair prices. Farm Pass brings together various agri-sector stakeholders in one agricultural marketplace, amplifying the collective positive impact on farming communities.

500 million

smallholder farmers globally.¹

\$5 trillion

or 6.4% of the world's economic production is contributed by agriculture.²

Product Benefits



Convenience

Payments are disbursed digitally at a single point through Farm Pass, reducing cost, time and effort required to pay smallholder farmers



Financial Inclusion

Provides access to financial services for a customer segment that otherwise couldn't be reached



Transparency

Near real-time visibility of end-to-end value chain transactions



Operational Efficiencies

Reduced sourcing costs as Farm Pass aggregates produce from farmers easily through Aggregator agents



Trust

Stronger relationships between agri-sector partners and visibility to available produce

Sources:

1. The World Bank, 'A Year in the Lives of Smallholder Farmers', 2016. <https://www.worldbank.org/en/news/feature/2016/02/25/a-year-in-the-lives-of-smallholder-farming-families>
2. Central Intelligence Agency, 'The World Factbook', 2017. <https://www.cia.gov/library/publications/the-world-factbook/fields/214.html>

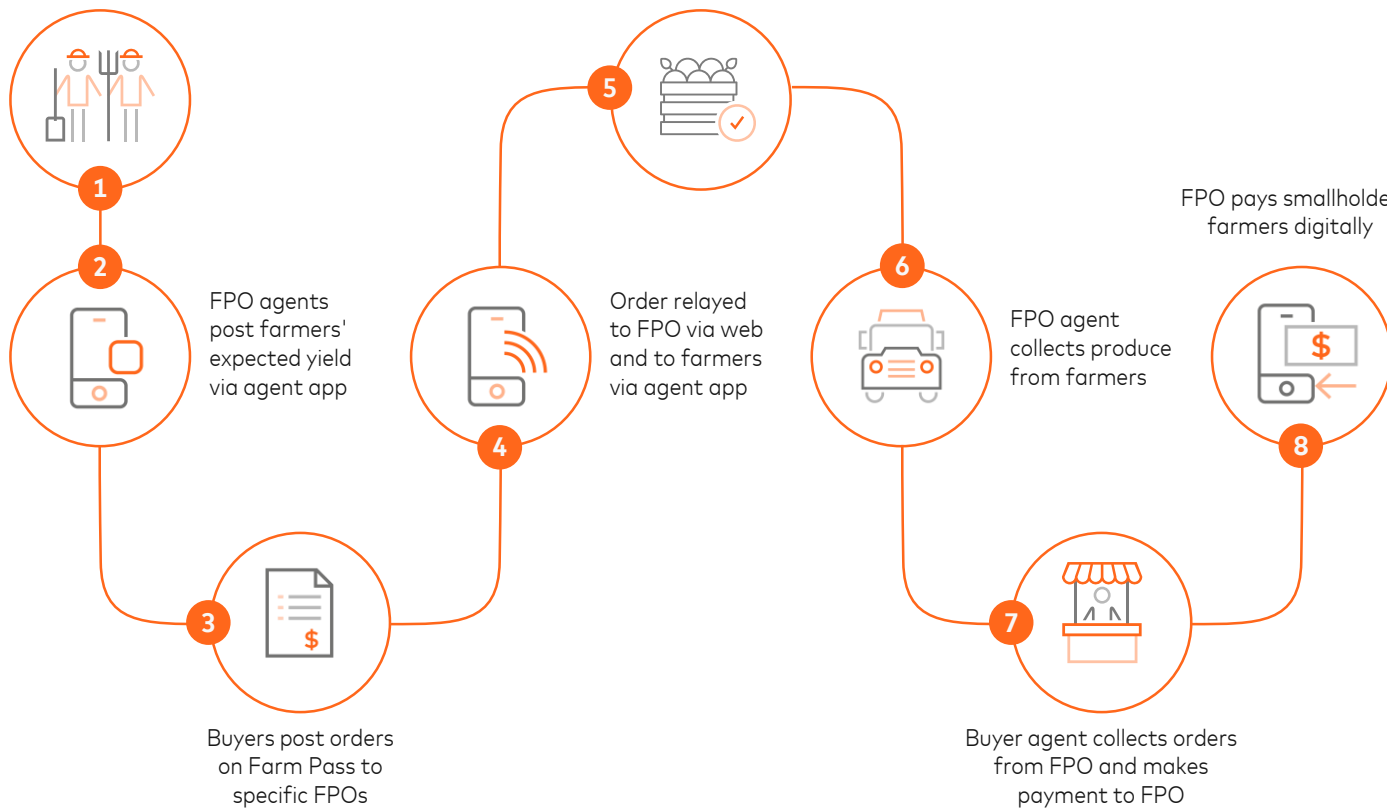
Farm Pass enables Buyers and farmer producer organizations (FPOs) to procure agricultural goods from smallholder farmers in a more efficient and transparent way. It brings the benefits and security of digital payments to smallholder farmers in India, Kenya, Uganda, Tanzania and beyond, giving them access to the digital economy. Farm Pass equips participants across the agri-sector with the digital tools and information required to enable more systematically equitable outcomes.

How it works

Buyers, FPOs, and smallholder Farmers (via FPOs or agents) register on Farm Pass

FPO with matching produce accepts the order

FPO pays smallholder farmers digitally



Community Pass

Farm Pass is a component of Mastercard's Community Pass portfolio. Community Pass leverages a shared, interoperable digital infrastructure that facilitates life transactions for marginalised individuals and communities. The platform leverages core capabilities that enable digital transactions – including a functional identity, a shared wallet, a digital acceptance device, and a safe and secure data platform. Our solutions are designed to operate in the remote communities that we serve – often with limited connectivity and energy access – and to be interoperable with third-party solutions to create open ecosystems. For our customers – the service providers that work with these communities – Community Pass increases access, reduces the cost of service delivery, and improves the quality and effectiveness of their programming. We serve a variety of sectors – including agriculture, healthcare, education, micro-commerce and humanitarian aid.

**CONTACT A MASTERCARD REPRESENTATIVE TO LEARN MORE,
EMAIL COMMUNITYPASS@MASTERCARD.COM**