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.

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:
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.

1. **FPO agents** post farmers’ expected yield via a gent app.
2. **FPO agents** collect produce from farmers.
3. **Buyers** post orders on Farm Pass to specific FPOs.
4. Order relayed to FPO via web and to farmers via agent app.
5. FPO with matching produce accepts the order.
6. FPO agent collects produce from farmers.
7. **FPO** pays smallholder farmers digitally.
8. Buyer agent collects orders from FPO and makes payment to FPO.

**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

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