Community Pass

A shared, interoperable digital platform increasing access and reducing the cost to serve remote communities

Nearly half of the world today struggles to meet their basic needs — including access to food, education and basic healthcare.[1]

Technology has brought profound change to much of the world. Yet digitally excluded individuals in remote communities face challenges breaking the cycle of poverty — especially with the lack of infrastructure. They are often served by a range of disjointed service providers and lack a holistic platform to access education, aid, micro-commerce and healthcare services and to build financial resilience.

Community Pass facilitates life transactions for the digitally excluded and underserved.

With no consistent ID or credentials, onboarding and servicing digitally excluded individuals is often manual, inefficient and expensive. Community Pass is a shared, digital platform that disparate service providers can use to effectively increase access and reduce the cost of delivering high-quality and essential services. With Community Pass, service providers will have access to key features that enable digital transactions: a functional identity, a shared wallet, a digital acceptance device and a secure and protected data platform. The platform is designed to be interoperable with third-party solutions.

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+3 million

individuals use Community Pass to access critical services in remote communities

Platform Benefits

Increases access and reach

Designed to operate in remote communities, including ones with limited connectivity and electricity

Reduces cost of service delivery

A shared digital infrastructure for use across sectors and service providers that reduces the cost to serve for everyone

Improves operational efficiency

The interoperable infrastructure is designed putting the user at the centre

Provides access to segment data

Aggregated and anonymised data analytics provide critical insights on remote communities, enabling financial institutions to extend credit and other services

Community Pass is grounded in Mastercard's core capabilities, enabling safe, secure and interoperable digital transactions to drive inclusive growth in all communities.

User Benefits

Community Pass promotes sustainable economic development by welcoming digitally excluded individuals into the formal digital economy.

With a secure and intuitive digital experience, Community Pass provides simple and unified access to what matters: food and aid, education and healthcare, commerce and the ability to financially support one's self and their family.

Community Pass User

Aid recipient — Requires access to basic services like food and shelter

Patient — In need of basic healthcare access

Consumer — Desires access to credit to stabilise income flows

Farmer — Requires marketplace access to get a fair rate

Micro-merchant — Lacks access to working capital

Parent — Desires a quality education for their children

Key Features

Community Pass enables service providers to expand their access and reach, reduce costs and realise new revenue opportunities. Its shared infrastructure can be used across multiple products and by different types of providers, such as financial institutions, ag-techs, health techs, mobile network operators, development organisations and governments.

Inclusive Identity
A secure, unique identifier based on a biometric that enables an individual to be identified in order to receive critical services like healthcare and aid delivery

Data Services
Secure data management and aggregated and anonymised data analytics to provide critical insights for more effective service delivery

Point of Interaction (POI)
A service that enables an Android-based device, when loaded with our Community Pass Kernel (CPK) software, to deliver multiple CP programmes while supporting third-party solutions and digital payments

Multi-Wallet
A service that enables offline access to multiple Community Pass services and products via chip card or QR code, making digital account issuance possible

Vertical Products

Consumer-facing digital products that address pain points for users across sectors, facilitating everything from micro-payments to streamlining delivery of vaccines.

Farm Pass
Digitising the agricultural marketplace, payments and workflows to drive transparency and efficiency

Commerce Pass
A micro-payments solution digitising low-value transactions that works offline

Wellness Pass
A secure tool that provides a secure, interoperable health record that is portable and fully accessible when clinics are offline

Aid Pass
An e-voucher points-based platform for delivering humanitarian aid

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

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