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Landscape

Increasing flexibility, security and control for agriculture buyers and suppliers

The agricultural market is large and growing, but fraught with inefficiencies and waste

Agricultural systems are projected to feed 10 billion people by 2050¹. Developing this sector is one of the most powerful tools in ending extreme poverty and boosting shared prosperity. 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 technology that digitizes workflows and payments within the agriculture sector.

Farm Pass provides digital technology for buyers who are looking for sustainable sources of produce at favorable market prices and for smallholder farmers looking for reliable markets and fair prices. In addition, Farm Pass supports input providers to enable farmers to access essential products, services and equipment, amplifying the collective positive impact on farming communities. Lenders can also leverage transaction data from the platform to extend financial services to all players in the agricultural value chain.



or 4% of the global GDP is contributed by agriculture²



unbanked adults in developing countries receive cash payments for agricultural product sales³

Product benefits



Convenience

Digitalizes a heavily cashreliant industry by facilitating payments between all players at a single point, reducing cost, time and effort



Transparency

Near real-time visibility of end-to-end value chain transactions for all stakeholders



Market linkage

Expands market reach and crop visibility. Engenders greater connection between unbanked smallholder farmers and financial institutions and input providers.



Financial Inclusion

Provides access to financial services for buyers, small holder farmers and agribusinesses, who are otherwise excluded.



Operational Efficiencies

Farm Pass reduces sourcing costs by aggregating orders, credit applications, and produce, benefiting buyers and borrowers and lowering transaction costs for input providers.

Farm Pass connects participants across the agricultural ecosystem digitally

Community Pass' shared and interoperable technology creates greater efficiency and effectiveness in service delivery for service providers and enables safe, simple, smart, and commercially sustainable digital solutions for everyday

Credential manager* (financial institution)

Issues Community Pass Access
Device (e.g. card or QR code that
contains the credential and can be
co-located with a Mastercard
account) and provides related
support services.

Credential holder (farmer)

Uses Community Pass Access Device to initiate transactions, enabling access to services even when offline



Farm Pass

powered by Community Pass



Third-party data users*

Provides value-added services to farmer and/or FPOs by leveraging data from Farm Pass.

- Lender
- Buyer/Offtaker
- Ag Input Provider
- Insurer



program offering and provides related support services. Provides Community Pass POI (Point of Interaction) device to Acceptor, which enables provision of services to farmers.

- Ag Tech Platform
- Fintech
- MSME

Acceptor

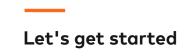
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Enrolls farmers and provides agriculturerelated products/services to farmers, through the transactions between the Community Pass POI Device.

- Supplier
- Farmer Producer Organization

Direct Contractual Relationship

* Mastercard Community Pass Customers



Connect with our Farm Pass team by reaching out to your Mastercard representative or by emailing communitypass@mastercard.com

