

Breathtaking Growth Requires Smart Onboarding

Instacart deploys Jumio's Netverify® as part of touchless onboarding and verification of new shoppers.



Instacart is a San Francisco-based e-commerce company that operates as a same-day grocery delivery service. Instacart's mission is to revolutionize grocery shopping, by leveraging technology to give their customers access to their favorite stores online, so they can order groceries from anywhere. Customers can choose from a variety of local stores including Safeway, Whole Foods, Super Fresh, Harris Teeter, Shaw's, Mariano's, Jewel-Osco, Stanley's and Costco. Customers can mix items from multiple stores into one order. Customers select groceries through a web application from various retailers and delivered by a personal shopper.

Instacart, Everywhere

After raising \$400 million in March 2017, Instacart is one of the top Silicon Valley Unicorn companies with a \$3.4 billion dollar evaluation. The e-commerce provider has moved at an eye-popping pace, expanding from 30 markets at the beginning of 2017 to over 150 today, putting it firmly on track to reach its goal of reaching 80% of U.S. households by 2018.

"Expanding a service like ours is not easy," Instacart said in a statement earlier this year. "We've spent the last few years expanding judiciously and staying laser-focused on the efficiency and economics of our business model—to make sure that it could someday support a national service."

Speed, agility and vision have vaulted the company ahead of smaller upstarts that are trying to muscle their way into the market.



"The updated process makes it easier for people to start earning income as an Instacart shopper and helps us make sure we have enough shoppers to meet demand across the nation."

*Apoorva Mehta,
CEO, Instacart*

Challenges to Growth

Despite its many gains this year, the company isn't without its share of challenges, like finding and holding onto shift workers. Instacart's CEO, Apoorva Mehta, recently said that acquiring shoppers had become a challenge in keeping pace with the company's growth.

Instacart is aggressively onboarding shoppers, who receive orders through an app on their smartphone and then shop and deliver groceries to the customer's door. To recruit more shoppers, Instacart needed to make some adjustments to improve efficiency, including a "touchless onboarding" process that would allow prospective shoppers to apply, verify their identity, and start shopping for Instacart in a matter of hours.

Instacart's onboarding process required each shopper to come to an Instacart office and verify themselves in person. This was a painful, time-consuming process for the shoppers and Instacart. Instacart needed a faster, more efficient shopper verification process, which led them to search for an online identity verification solution—a solution that could help automate their manual processes and easily be embedded within their touchless onboarding processes.

How Jumio Helped

Instacart needed a simple, scalable and fast solution that could be embedded within their new shopper onboarding process. They needed a solution that could help automate their existing manual processes and quickly verify shoppers.

After exploring a number of automated verification solutions, Instacart called upon Jumio to help automate their new shopper verification process. With Jumio Netverify, new Instacart shoppers go through a self-guided identity verification process as part of the onboarding process. They are asked to take a picture of their driver's license or other government-issued ID, with their smartphone and then take a selfie. Netverify confirms the authenticity of the ID and makes sure it hasn't been doctored by using a proprietary mix of artificial intelligence, computer vision and human review.

This type of ID verification is supplemented with Identity verification which verifies that the new shopper is live and present and is, in fact, the individual featured in the ID. Identity verification uses biometric facial recognition, liveness detection and verification experts to make sure the shopper featured in the selfie is the same person featured on the driver's license. This guards against use of legitimate IDs that may have been stolen or otherwise are being presented without the owner's permission.

If Netverify validates a match between the user and the ID, the shopper continues with the onboarding process. If there is a discrepancy, Instacart's team is notified and can request additional verification.

Instacart utilizes this new online process for onboarding all of their shoppers in the US and Canada. This new process has dramatically reduced the time it takes to onboard new shoppers from weeks to days, while also reducing operational costs.

"Jumio helped us shave days off the identity verification process, streamlining our onboarding for shoppers in over 150 markets."

*Jonathan Hillis,
Product Manager, Availability*

