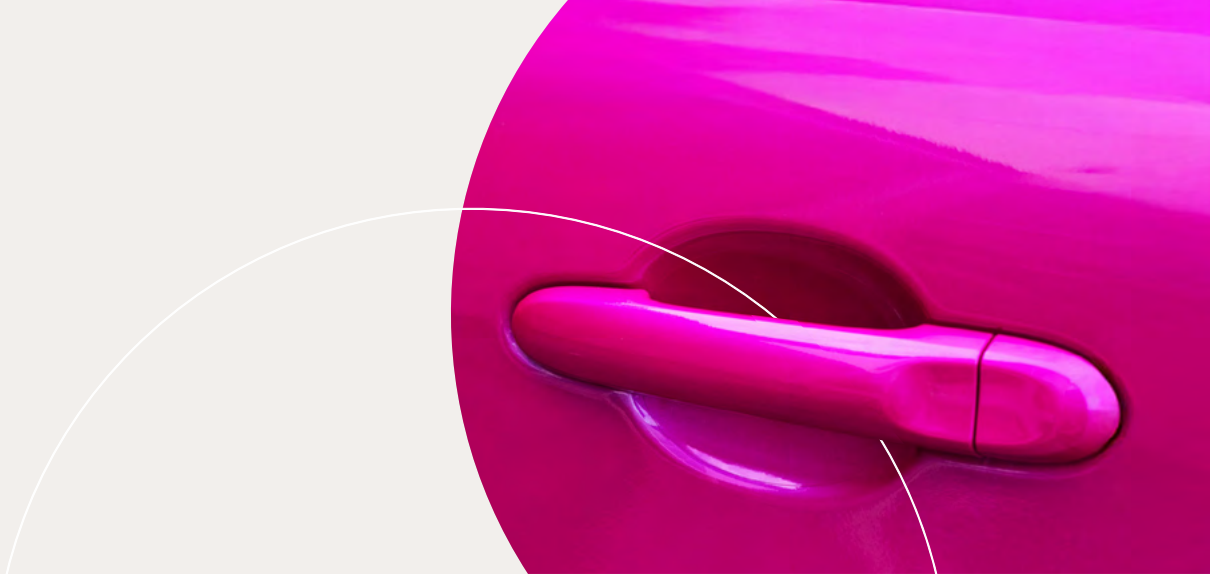




Identity verification: Driving smoother customer experience

CASE STUDY ● IDENTITY

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Identity verification doesn't just support fraud prevention — it underpins the entire rider experience.

Zack Jalbert
Principal Program Lead,
Identity & Integrity, Lyft

Introduction

Trust isn't just a feature in today's digital world — it's the foundation. That's the bar Lyft set as it scaled: to build a smarter, faster identity system that could keep up with millions of riders moving through its platform every day. To strengthen that foundation, Lyft partnered with Mastercard to enhance its identity verification process behind the scenes.

The opportunity

As Lyft's platform expanded, so did the need to make the account signup process smooth and transparent. But the process hit speed bumps: too many would-be riders were dropping off, frustrated by complexity, and, internally, it meant more manual cleanup for internal teams.

Mastercard collaborated with Lyft to refine the verification process by introducing advanced data intelligence, adding greater precision to existing safeguards and helping ensure users could get on the road quickly and confidently.

Lyft needed a smarter, more flexible approach to identity — one that could cut false positives, prevent unnecessary disputes and keep trusted users moving without interruption.

The execution

Enter Mastercard Identity. Built for precision, scale and seamless verification, Mastercard's identity data insights gave Lyft a smarter way to validate users — even when information is limited.

Mastercard Identity:

- Strengthened fraud defenses with precision data signals
- Created a smoother sign-up experience for real riders
- Resolved disputes faster and reinforce customer trust



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With support from Mastercard, we've improved how we validate users at signup, reducing complexity, protecting trust and moving real riders through more confidently.

Zack Jalbert
Principal Program Lead,
Identity & Integrity, Lyft

Lyft embedded these tools at a critical moment in the user journey: during account signup. This was a key checkpoint, especially on the rider side, where less information was collected, and false positives were possible.

By assessing signals such as name, address, phone, email and IP address, Lyft could reduce barriers for legitimate users, sharpen fraud detection and lay the groundwork for stronger dispute resolution.

The results

The integration helped Lyft reduce complexity and improved verification accuracy across sign ups. Signals such as phone-name match, email-name match and IP risk scoring fed into Lyft's internal rules engine, helping teams act when risk warranted it.

Those same signals also supported dispute management. Lyft could reference email or IP address data insights to confirm account ownership and resolve the dispute with confidence. This helped maintain a seamless experience for riders and reinforced the trust that Lyft is known for.

Key takeaway

By leveraging Mastercard Identity, Lyft turned identity verification into a strategic advantage to increase customer experience. For companies looking to grow securely without slowing customers down, Mastercard Identity offers a powerful way to verify customers.



Contact us for more information

