MARQETA

DoorDash drives massive economic growth with innovative payments for restaurants, Dashers, and consumers

DoorDash customer case study

INDUSTRY: Last-mile logistics

USE CASE: Reliability, fraud management

BENEFITS: Control, speed-to-market, global reach

KEY PRODUCTS: Branded physical cards, JIT Funding

DOORDASH

For years, if you lived in a large metropolitan area like Manhattan you could get any type of cuisine delivered straight to your door, even from the popular restaurants you loved. If you stepped one mile into the suburbs, our choices plummeted to national pizza brands and a few local options.

Enter DoorDash in 2013, empowering restaurants to grow their businesses by offering on-demand delivery, data-driven insights, and in-store efficiency. Today, DoorDash is a fast-growing on-demand food platform spanning metropolitan and suburban areas across all 50 U.S. states, Canada, and Australia.

Prior to DoorDash, it was difficult for restaurants to set up on-demand delivery services efficiently, which is why geographic availability and selection was so limited for consumers. Marqeta's platform is used for orders that require point-of-sale card payment. Marqeta's technology and open APIs made launching a new card program to purchase food simple and fast. Marqeta's platform reliability is critical so Dashers can purchase and deliver food on time.

When Dashers pick up an order from a restaurant, they present a physical card that DoorDash calls a "Red Card," which the restaurant uses to process payment just like any other point-of-sale transaction. DoorDash uses Just-in-Time (JIT) Funding from Marqeta to authorize every transaction in real time, significantly reducing the chance of fraud and boosting the accuracy of the order for the consumer.

DoorDash partners with Marqeta to ensure their restaurants can deliver exceptional service for their customers across expanding geographies. With Marqeta's modern payments technology, DoorDash can maintain operational quality with their ever-expanding restaurant selection. This ensures Dashers can count on the reliability of Marqeta's technology to purchase and deliver great food on tight timelines for hungry consumers.
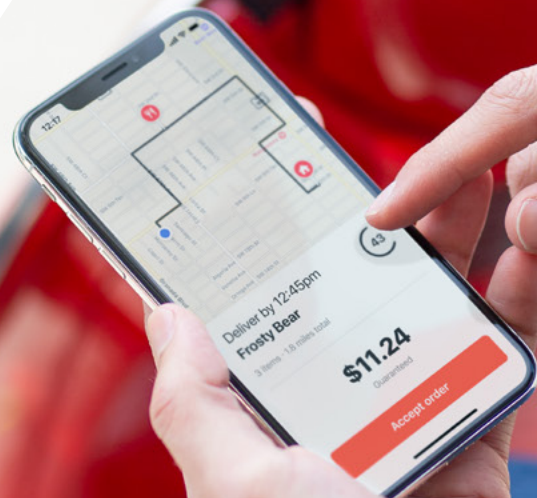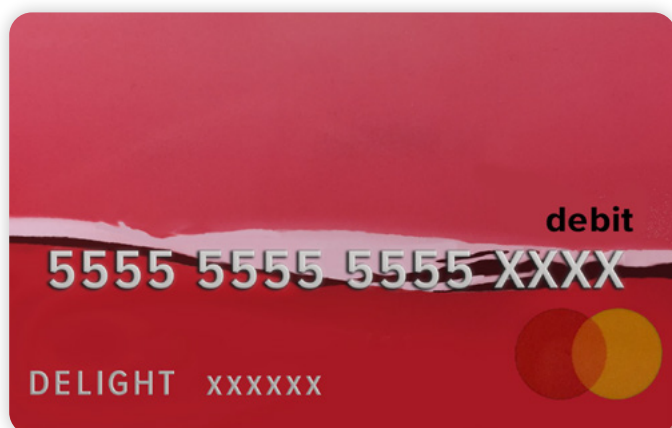
DOORDASH

Empowering restaurants with services and technology that expand consumer choice

The challenge for DoorDash was to efficiently pay restaurants at the point of sale while controlling for fraud.

Without DoorDash, restaurants wouldn't have the efficient services and technology they need to expand their customer base, and consumers would be limited to just a few types of cuisine. With DoorDash, restaurants can expand their services to include a much larger audience of consumers who are happy to have a wide breadth of cuisines to choose from, whether they are in the city or the suburbs.

"The relationship we have with Marqeta is a true partnership. They are a critical partner because their solution is mission-critical for DoorDash. Without Marqeta's platform and APIs there would be lots of use cases that we couldn't serve. A lot of restaurants require payments at the point of sale and Marqeta allow us to do that and serve the needs of our restaurants the way they would like to be served."

Mike Kim, VP Finance at DoorDash

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DOORDASH

DoorDash needed a strategic partner with a modern card issuing platform and open APIs to:

Quickly issue physical DoorDash cards called "Red Cards" to Dashers to purchase food from restaurants.

Deliver control over every transaction and manage fraud with JIT Funding.

Works reliably as their business scaled quickly and massively.

Gain end-to-end insight over every transaction, and real-time insights to help DoorDash and their restaurants learn more about delivery preferences.

Reliably meet uptime to ensure that Dashers can purchase and deliver orders on time.

With Marqeta, DoorDash found a strategic partner who understood their multi-layered business model and could provide the modern infrastructure and flexible, open APIs they needed to onboard thousands of restaurants and expand to new markets quickly.
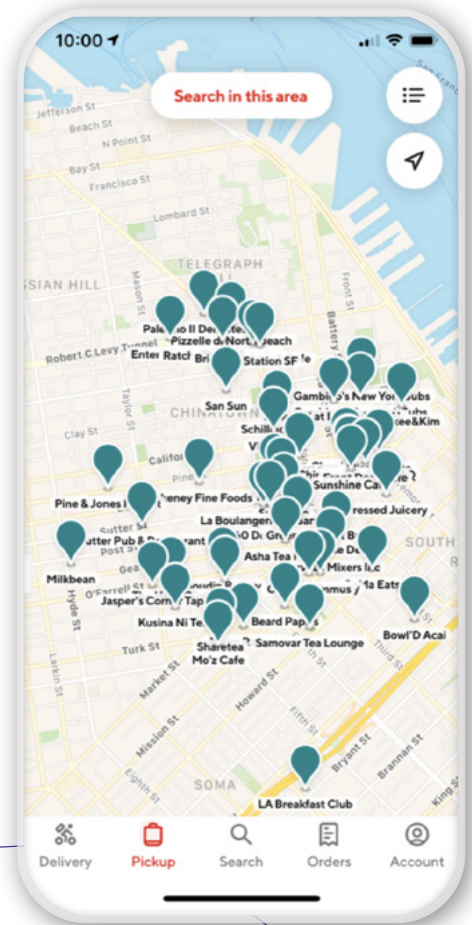
"Marqeta gives DoorDash real-time insights so we can see how Dashers are using cards. This allows us to easily track everything to ensure a seamless transaction for restaurants, better delivery experience for Dashers, and on-time and accurate food delivery to customers."

Andrew Foong, Engineering Manager at DoorDash

DOORDASH

A modern card issuing platform with reliability at scale

Platform reliability at scale

Marqeta's platform reliability is critical for DoorDash. Each transaction happens in real time as the Dasher is waiting at the restaurant. Through continued performance, DoorDash trusts Marqeta's platform to successfully process each transaction even as volume has continually increased.

Reduce fraud and improve order accuracy

When a Dasher pays for food using the Red Card enabled by Marqeta, the transaction is only approved and funded if the order and amount are accurate. JIT Funding has reduced fraud by a massive multiple for DoorDash and ensures that Dashers are purchasing and delivering the correct order to the consumer. Marqeta also helps DoorDash manage fraud with merchant category code (MCC) management. Marqeta can whitelist or blacklist specific MCC codes so that DoorDash is further protected from potential fraud uses on the Red Card.

Real-time insights and rich data

Marqeta gives DoorDash real-time data insights, which helps DoorDash see how Dashers are using their cards. That end-to-end usage visibility helps ensure a seamless transaction for restaurants, a better delivery experience for Dashers, and on-time and accurate food delivery to consumers.

Rapid global market expansion

Marqeta designs solutions that helps DoorDash grow and expand successfully into new markets. DoorDash launched in the U.S. with Marqeta, then expanded to Canada, and most recently Australia, duplicating the same winning program across multiple locations successfully in a "build once and grow" model. From ideation all the way to implementation, Marqeta worked incredibly fast and was able to launch in record time.

Continuing innovation

Marqeta has proven to be a valuable partner in innovation and will soon extend this successful partnership to enable tokenization to digital wallets for their Dashers. Tokenization will further improve the speed and flexibility of Dashers and provide a fast backup option if they lose or forget their physical DoorDash Red Card.

DOORDASH

Growing local economies through seamless payment experiences

Marqeta powers the DoorDash Red Card service. The Red Card is DoorDash's proprietary, instant-issue physical card that DoorDash Dashers use to pay thousands of restaurants in three countries, directly at the point of sale.

The Red Card will soon also be available as a virtual card tokenized to digital wallets, making it even more seamless for Dashers to place and pay for orders over the phone and still deliver the right order to the right customer on time. Since DoorDash launched on the Marqeta platform, DoorDash has grown to over 4,000 cities in the U.S., transactions have increased consistently, and DoorDash has expanded to Canada and Australia.

"When I think of a partner, I think about words like collaboration, proactiveness, problem solving. If I think about some of the main issues that we're trying to tackle, I can always rely on Marqeta to be a thoughtful partner in coming up with creative solutions."

Mike Kim, VP Finance at DoorDash

marqeta.com

About Marqeta

Marqeta powers modern payment solutions for companies innovating new services and process flows in a digital world.

Our platform, open API, and advanced analytics provide unprecedented control for companies to issue cards, authorize transactions, and manage payment operations with ease. Highly configurable, secure, and reliable, Marqeta built its technology from the ground up to help companies bring products to market faster, design seamless user experiences, streamline purchase flows, and reduce fraud risk.

We enable modern payment solutions for:

· Instant card issuing of virtual, tokenized, and physical cards

· Real-time funding using our exclusive Just-in-Time (JIT) Funding feature

· In-app provisioning to digital wallets and customizable webhooks

· Full program management resources and PCI compliance tools

· Actionable data insights, reporting, and advanced analytics tools with our DiVA API

Marqeta is the global standard for modern card issuing.

Explore Marqeta

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