

The Marqeta Platform

Powering the next generation of payment innovators



The new normal

We now live in a digital everything world

afterpay

affirm

Square

Expensify

instacart

J.P.Morgan

DOORDASH

Cornershop

Klarna

Uber

N26

RAMP



Consumers and businesses alike demand fully digital experiences

80% of all firms are still using paper

checks but less than **15%** still prefer this method of payment

Consumers prefer to pay by cards, over any other form of payment



Contactless payments are on the rise

More than **50%** of all Americans now use contactless payments

79% of payments in Asia were contactless in Q1 2020¹



The Cash-free future is closer to becoming a reality

Cash represents just **30%** of all US payments in the US

“Vaulted five years forward in consumer and business digital adoption in a matter of around eight weeks” ²

Payments have evolved to match these digital experiences

92% of consumers say mobile wallets are a convenient way to pay, up from 55% in 2019 ³

36% of global commerce is now transacted through eWallets ¹



Instant issuance is enabling new use cases

Annual value of virtual cards used by businesses is valued at **\$2 trillion** and growing fast ¹



Money is moving in nontraditional ways

Alternative payments are expected to make up **65%** of global digital commerce by 2023 ²

Peer-to-peer payment app usage surged **83%** year-over-year in 2020 ³

(1) Mastercard.











(2) McKinsey.

(3) Survey of 2,005 US consumers aged 18-65, performed by Propeller Insights on behalf of Marqeta, in Sept 2020.

What has enabled these changes?

Modern Card Issuing is driving innovation across industries

Providing infrastructure and APIs that are
shaping the future of new payment
experiences

- | | |
|--|--|
|  On-demand services |  Digital banking |
|  POS financing |  Incentives and rewards |
|  Expense management |  Insurance |
|  Online travel |  Media and ad buying |
|  Retail marketplace |  Small business lending |



Leaders in digital experience are innovating
on Marqeta's modern card issuing platform



**Integration with digital wallets for
contactless payments**



Next gen expense and accounts
payable platforms



Modern consumer experiences and
installment loans



Integrating options for biometric
authentication experiences

The world's most innovative banks and tech companies are transforming financial services on Marqeta's platform



Fintech apps initiating money movement and P2P payments



Digital banks taking market share from traditional banks



Big techs envisioning banking services



Instant provisioning into digital wallets for immediate use

Marqeta's modern card issuing platform

Empowers the world's innovators to build, run, and optimize their card programs



Card issuing

- » Physical
- » Virtual
- » Tokenized



Card processing

- » Customize card behavior
- » Control the payment experience
- » Directly authorize transactions

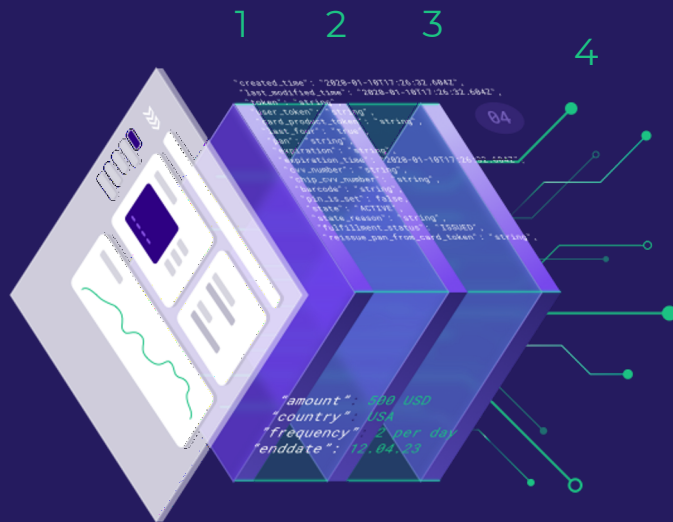


Card applications

- » Build, run, and optimize your card program
- » Extract meaningful insights from payments data
- » Minimize fraud

Marqeta's modern card issuing platform

Empowers the world's innovators to build, run, and optimize their card programs



1. Card issuing

- Physical and virtual cards
- Tokenization and digital wallets
- Card management and fulfillment

2. Card processing

- Authentication and 3D Secure
- Just in Time (JIT) Funding
- Dynamic spend controls

3. Card applications

- Developer tools
- Program admin and fraud
- Cases and chargebacks
- Data insights

4. Modern Architecture

- Webhooks
- Open APIs
- Cloud Infrastructure

What makes Marqeta different?

The Marqeta platform lets you develop and launch innovative, global and trusted payment solutions at unprecedented speed

Simple

- » Open APIs
- » Existing integrations with card networks
- » Customizable cards and flexible payment solutions
- » Fast go to market

Scalable

- » Scalable elastic cloud platform
- » Designed for high transaction volumes
- » Redundancy failover
- » 99.99% Uptime

Trusted

- » Dynamic controls to prevent fraud
- » Just-in-Time Funding (JIT) to authorize funds in real time
- » Data insights for visibility into your card program

Marqeta Offerings

Marqeta Powered

Standard services such as onboarding, advice on BIN types, and BIN installation with various card networks.

You will build a partnership with an issuing bank for BIN sponsorship, or you are a bank.

You will establish partnerships with the card networks to create your own program term.

You own regulatory and compliance responsibilities reside solely with you.

Marqeta Managed

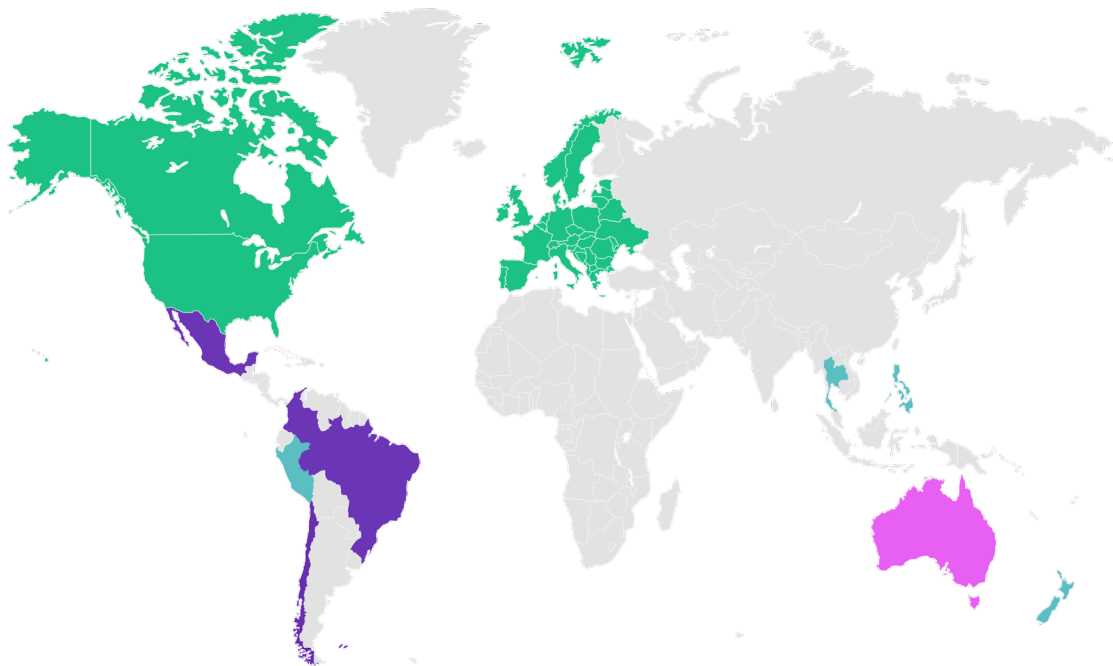
Full program management services including card fulfillment, KYC/KYB, case and dispute management.

Marqeta provides partnerships and integrations with issuing banks.

Marqeta provides partnerships and integrations with various card networks.

Marqeta ensures that the program complies with regulations and card scheme rules.

Marqeta's international expansion



● Available

Marqeta is live in these markets.

● Beta

Marqeta is live and available to a limited set of customers in these markets.

● Kickoff

Marqeta is determining the right operating model for this region and is scoping the work for complying with local regulations, implementing network certifications, creating card fulfillment integrations, and defining other business partners as needed.

● Consideration

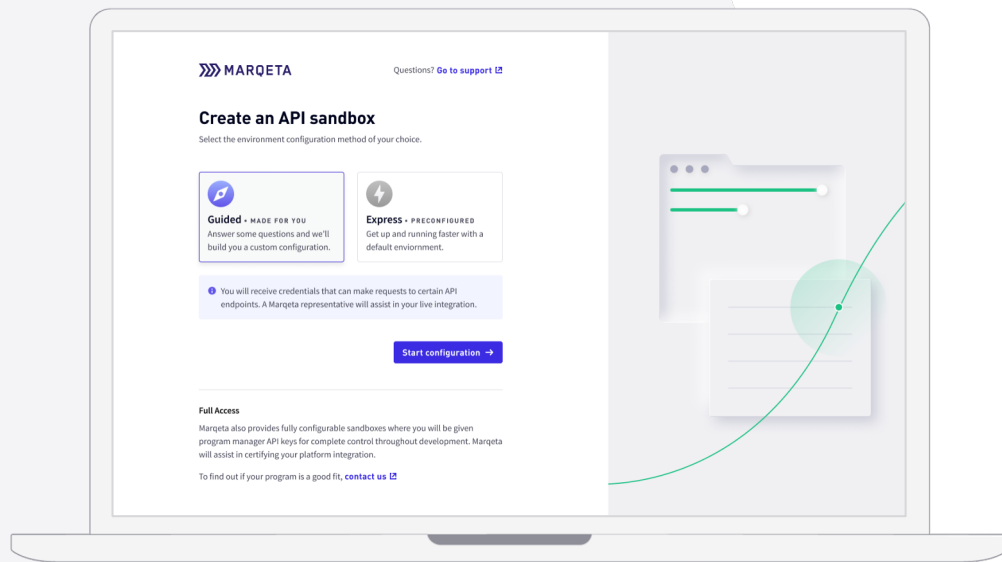
Marqeta is evaluating expansion strategies and timelines for these markets.

Marqeta's international expansion

	United States	Canada	Europe	Australia	New Zealand	Asia Pacific
Available digital wallets (Apple Pay, Google Pay)	Available	Beta	Available	Beta	—	Beta
Card fulfillment	Available	Available	Beta	Beta	Beta	Available
KYC/KYB	Available	—	—	—	—	—
Cases and Dispute management	Available	Available	—	Beta	—	—
Cardholder support (e.g., IVR)	Available	Beta	—	—	—	—
Marqeta offering	Powered & Managed	Powered & Managed	Powered & Managed	Powered & Managed	Powered	Powered

Europe:
France, Poland, Switzerland, UK, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden

Asia:
Philippines, Thailand, Singapore, Hong Kong, Taiwan, Vietnam, Malaysia



Get started in minutes

- » Simply sign up for your dedicated sandbox and issue your first virtual card in less than 10 mins.
- » Utilize our 270+ APIs, build your card program and simulate transactions in a few hours.
- » Leverage our developer portal, API resources, and documentation to learn more.

Card Issuing

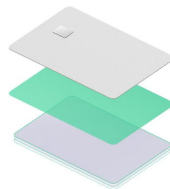
Create the card product that is right for you

Card products that create personalized payment experiences



Virtual

- » Instantly issue branded payment cards that are ready to use immediately
- » Easier tracking of funds tied to unique virtual card numbers
- » No dangling funds
- » Choose one-time use or multi-use
- » Faster funds disbursement



Physical

- » Customize the look and feel, graphics, and messaging to reinforce your brand
- » Delivered through trusted suppliers with full service shipping
- » Magstripe or EMV Chip enabled
- » Tap to pay enabled
- » Buckslips or inserts may be created
- » Bulk or Individual

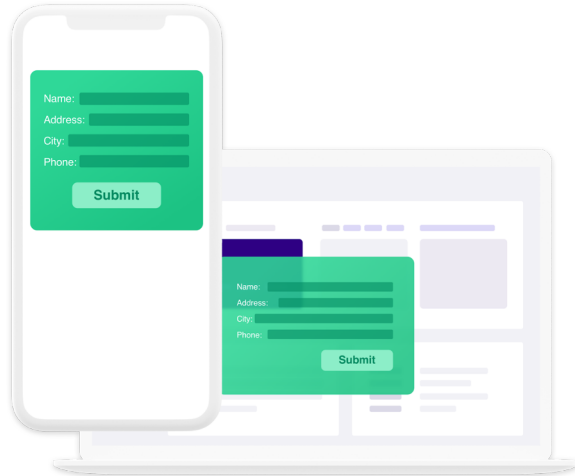


Mobile/Tokenized

- » Instantly issue branded payment cards that are ready to use immediately in app or in mobile wallets
- » Provides continuity if physical card is lost or stolen
- » In-app provisioning on Apple Pay, Google Pay, or Samsung Pay
- » Contactless payments
- » SDK

Embed your cards into web or mobile apps using PCI widgets

Securely display and activate cards and set PINs in your web and mobile applications while maintaining control over your user experience



- » Collect sensitive card data on your site without transmitting or storing the information in your servers
- » Use widgets iFrames in your website or mobile application to accelerate your development effort
- » Test the look and feel and message of your widget and preview before deploying.

Digital wallets and tokenization

Enable a digital-first experience

Instantly push virtual cards to digital wallets for immediate access to funds and to enable convenient and safe, contactless payments.

Reduce PCI compliance burden

Avoid having to handle sensitive data by pushing encrypted card credentials directly to digital wallets.

Ensure payment continuity

With flexible token management, digital wallets and cards on file can be dynamically updated when underlying card is lost, stolen, or expired.

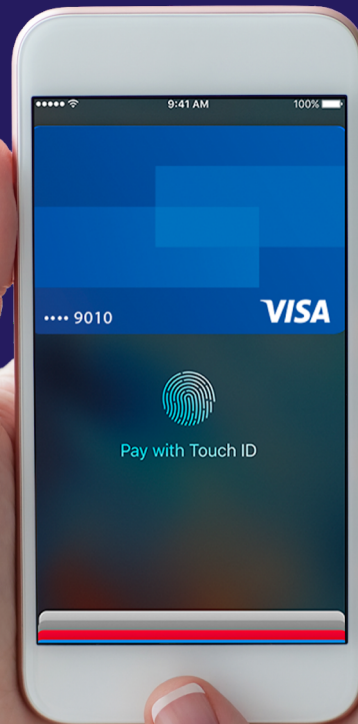
Reduce the risk of fraud

Reduce the risk of exposing sensitive PAN data and protect cardholders in the event of a merchant data breach.

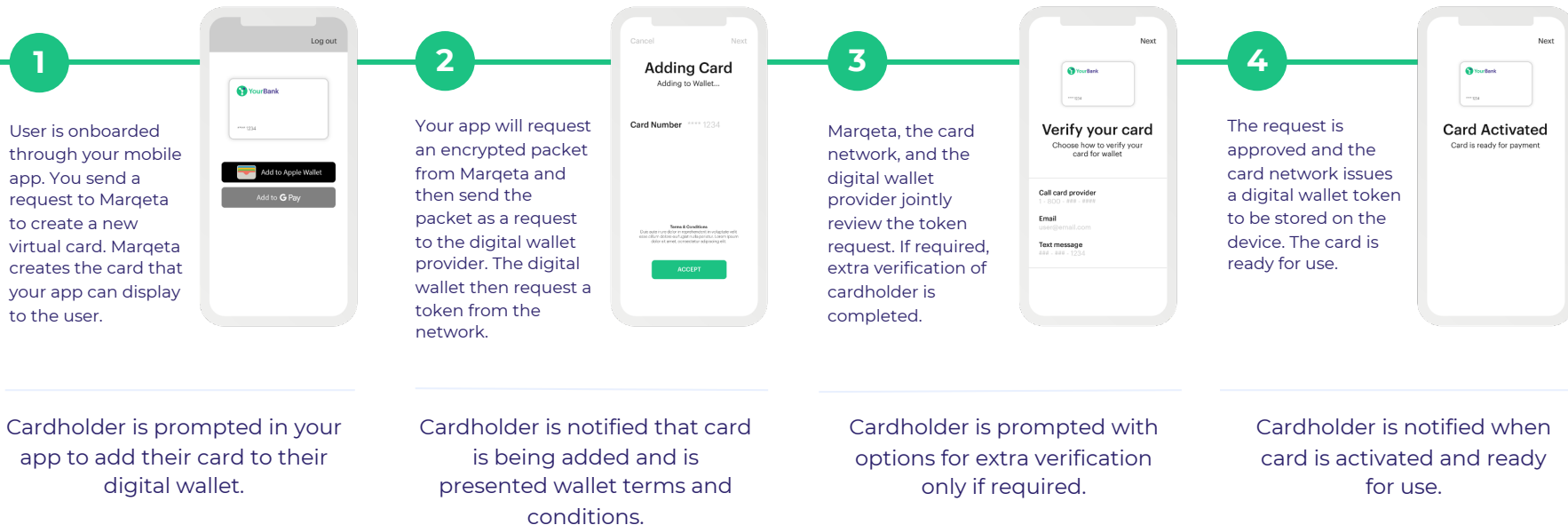
Google Pay

Apple Pay

SAMSUNG Pay



Marqeta clears the path for quickly turning on push provisioning



Tokenization as a service

Leverage Marqeta's leading technology and digital wallet expertise to seamlessly provision your existing card programs into digital wallets without interrupting your issuer processor relationships.

Provisioning-only

Your processor issues a virtual card and Marqeta works with you, card network and digital wallet provider to approve token request.

When digital wallet is used for payment, you manage the authorization with your processor.

Issuing and provisioning

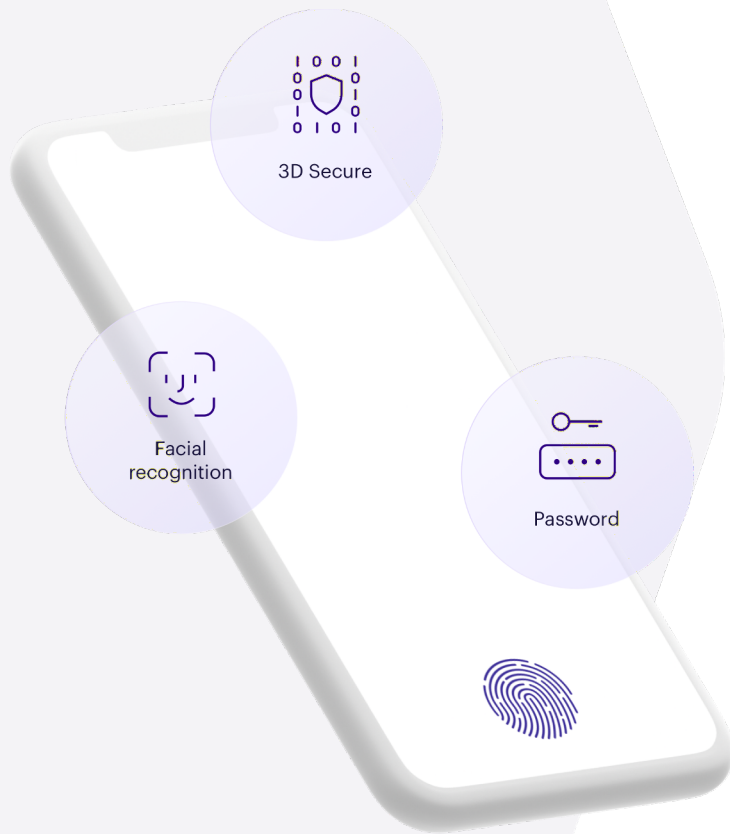
Marqeta issues the virtual or physical cards for your program and follows the Marqeta tokenization process.

When digital wallet is used for payment, the card authorization is routed to Marqeta and you can be optionally included in the authorization flow.



Card processing

Customize your card experience



Start with strong authentication

- » Create the experience that is right for your business
- » Choose from magnetic stripe, EMV chip-and-PIN, and 3D Secure — to securely authenticate all your online and in-store transactions
- » Reduce fraud and ensure a secure and frictionless consumer experience in one unified platform

Marqeta 3D Secure

Create tailored authentication experiences and reduce online fraud — while meeting regulatory requirements.



Own the authentication experience

Authenticate cardholders in a way that is right for your business, such as using your own mobile app.



Reduce cardholder drop-off

Leverage frictionless flow so you don't have to require extra verification from cardholders on every transaction.



Minimize additional integration and cost

Authenticate cardholders and authorize transactions on one unified platform without having to manage multiple vendors.

Use Marqeta's dynamic spend controls to create unique card experiences while limiting your exposure to risk

Minimize fraud

Limit where users can transact and reduce fraud by configuring exact spend limits.

Customize the experience

Tailor your cards with flexibility in where, when, and how much they can be used.

Change the card behaviour in real time

Check real time data and events to dynamically change the card experience as needed.



Merchant



Merchant ID



Merchant category code



Dollar amount



Frequency of use



Start/end dates



Start/end times



Countries



Type of currency



Merchant scope



Association

Marqeta's Just-in-Time Funding

End-to-end process takes an average of less than 200 milliseconds.



Cardholder swipes card
with a \$0 balance



Transaction goes
to Marqeta



Marqeta parses ISO8583



Marqeta compares
transaction details against
pre-established rules



VISA  **DISCOVER**

MARQETA



Payment
processed



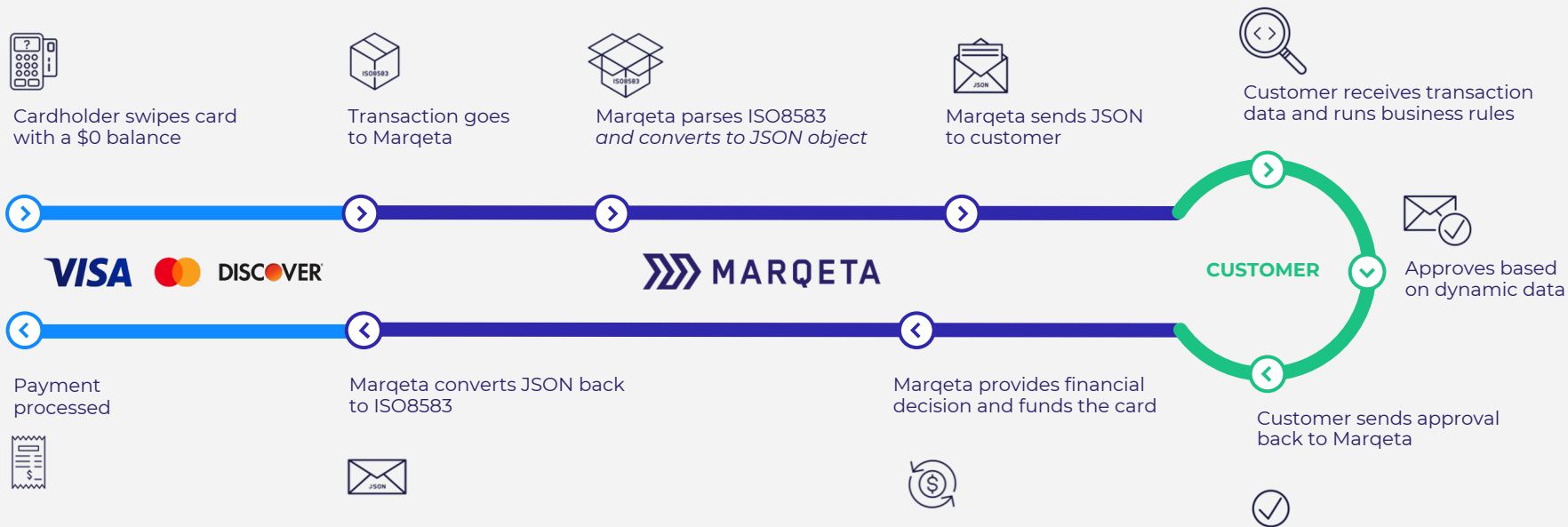
Marqeta converts JSON back
to ISO8583



Marqeta provides financial
decision and funds the card

Marqeta's Just-in-Time Funding with gateway decisioning

End-to-end process takes an average of under 200 milliseconds.



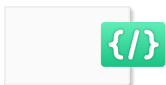
A dark blue background image featuring a hand holding a pen, poised to write on a credit card. Below the card is a calculator. The text is overlaid on the left side of the image.

Card Applications

Applications and tools to help you build, run, and optimize your card program

Marqeta Applications

A suite of applications that covers the entire lifecycle of payments including developer sandbox, card management, transaction monitoring, cases and more.



Developer tools

Use your private sandbox, APIs, SDKs, widgets, and documentation to customize, test and issue cards.



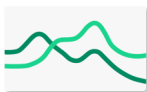
Program admin

Manage your program funds, monitor cardholder balances, and report lost or stolen cases.



Fraud

Use real-time dynamic controls and fraud scores to avoid unauthorized charges and fraudulent activities.



Data insights

Monitor cards and transactions over time. Analyze patterns and track program performance against goals.

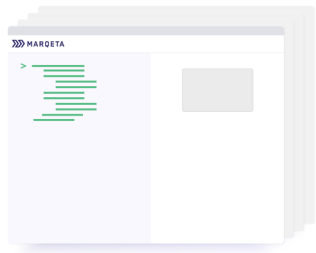


Cases and chargebacks

Submit, track, and see status updates from the card networks using our automated tools.

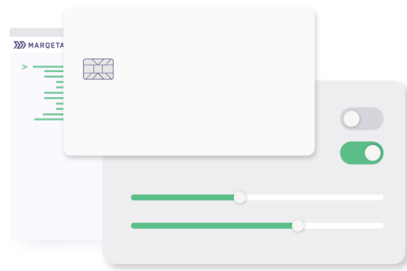
Developer Tools

Use powerful APIs and a private sandbox to create and customize your card program.



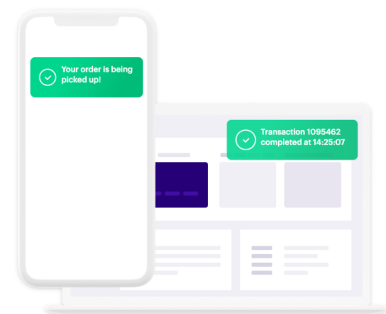
Experiment in your own private sandbox

Instantly issue your cards, test, and simulate transactions in just a few clicks.



Customize your card experience

Quickly and easily build, test, and launch card programs with over 270 open APIs.



Learn and prototype your product

Discover key concepts by exploring our developer guides, open documentation, and hands-on tutorials to quickly create your own prototype card products.

Program administration

Serve all your administration and management needs across the entire card program

Monitor your cards and accounts

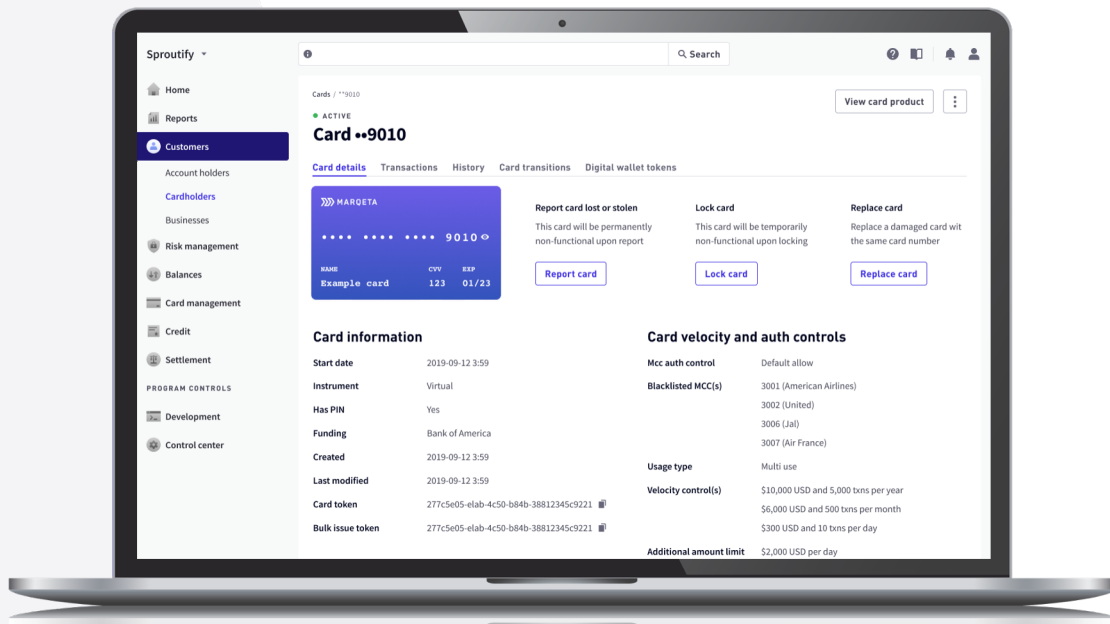
Oversee your cards, cardholders, and transactions and report on lost or stolen cards.

Streamline your card lifecycle

Handle ordering, activating, suspending, and terminating your cards through a single user interface.

Manage your reserve funding

Optimize program funding, account balances, stand-in processing, and reconciliations.



Fraud

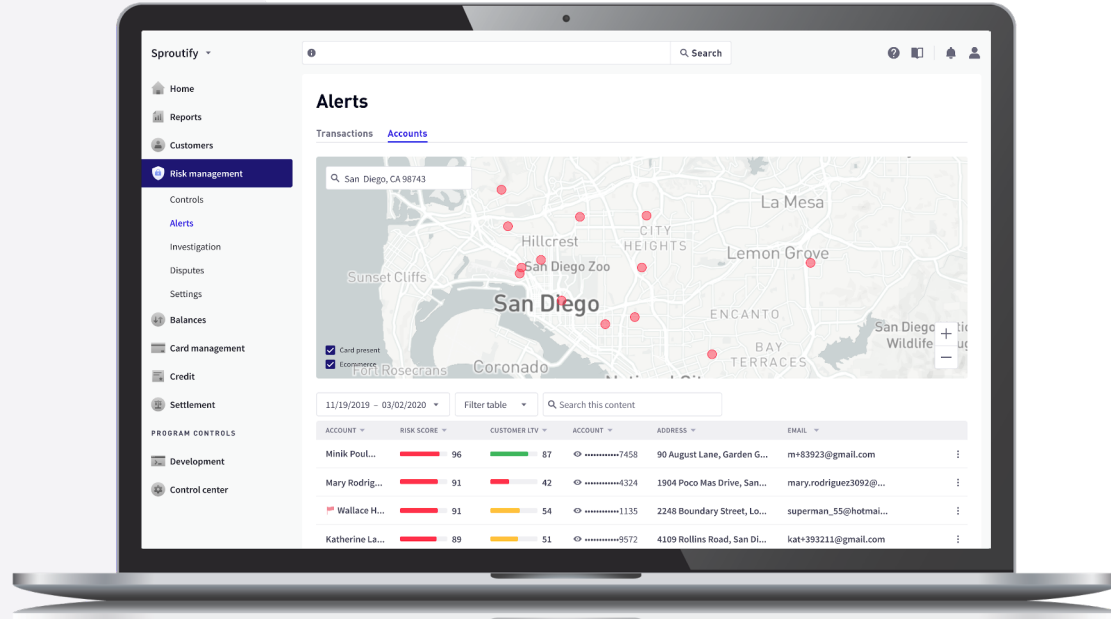
Ensure secure and trusted transactions using real-time fraud scores and dynamic spend controls

Leverage network scores

Identify transaction risks based on the score calculated by the networks (Visa Advance Authorization and Mastercard Decision Intelligence).

Mitigate fraud using transaction rules

Use dynamic controls to specify the exact amount, merchant, time, and day of the charge to avoid unauthorized charges.



Cases and chargebacks

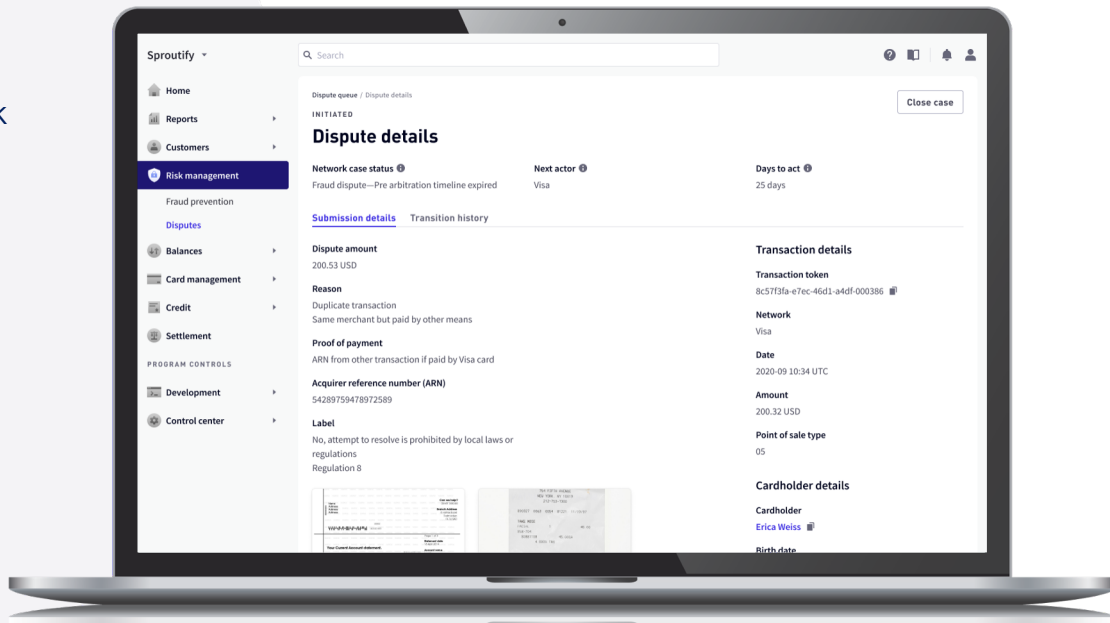
Accelerate your process and create a high-touch customer experience.

Use APIs to scale your case management

Automate and accelerate your chargeback process by using open APIs.

Analyze trends and discover insights

Marqeta's reporting provides aggregated views of your disputes along with their financial impact.



Data insights

Analyze real-time transaction data and identify patterns and outliers

Events and notifications

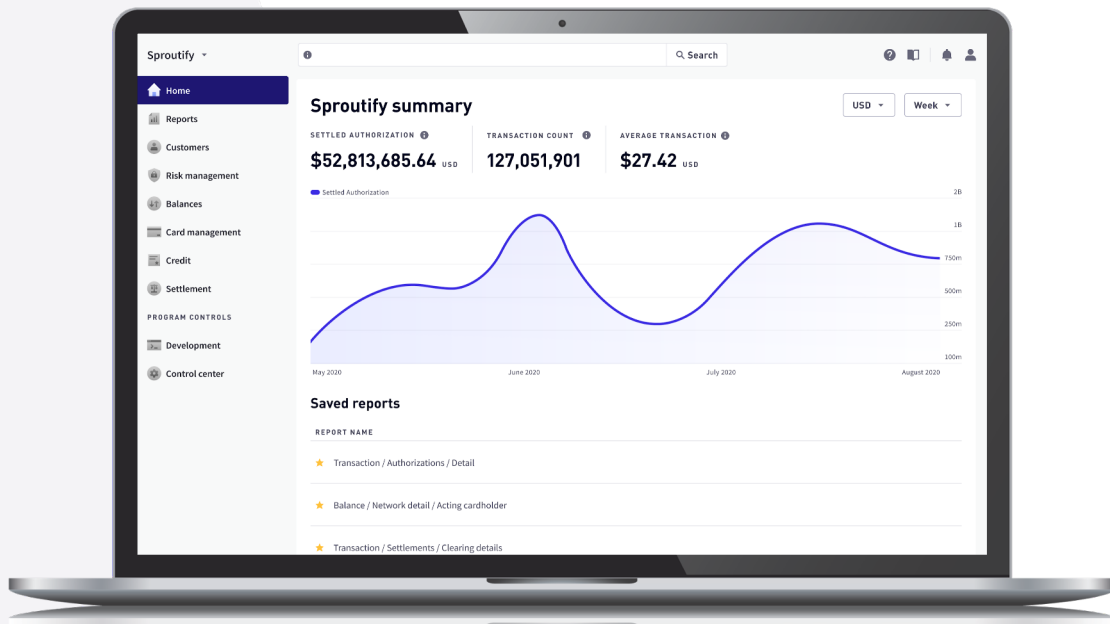
Leverage push notifications to get real-time and curated data to manage your card operations or transaction fraud.

Analyze spending patterns

Leverage out-of-the-box reporting, analytics, and aggregate functions to understand the spending patterns of your cardholders and analyze growth and risk insights.

Integrate using APIs

Use APIs and endpoints to access bulk transaction data, build visualizations, or integrate with other apps.



Built for developers by developers

Open APIs

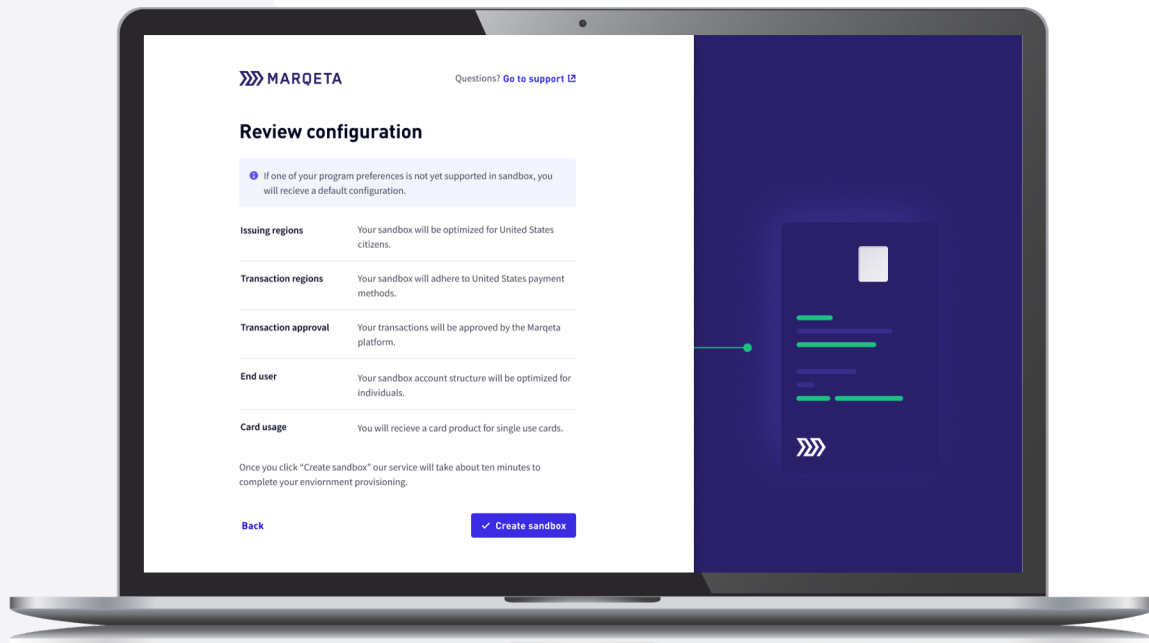
Private sandbox with 270+ open APIs and SDKs architected to help you build and test your card program in an intuitive and user-friendly way

Ease of integration

Developer guides, hands-on tutorials, and API references make integration easy and supports developer teams from small to large customers

Speed

An instantly issued sandbox allows for issuance of cards in a matter of minutes





Modern architecture

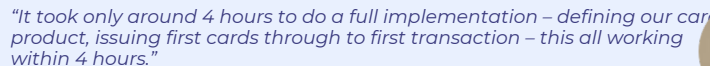
The infrastructure and the APIs for building secure, large scale, global payments

Rich with functionality, the Marqeta platform gives you the freedom and control to create new card possibilities

Design the card behavior that is tailored to your use case and payment needs.

Push events in real time using webhooks for notifications and monitoring of the card activities.

Use open APIs to integrate Marqeta with other apps such as accounting or ordering systems.



Daniel Capraro, Co-founder, CPO – Yapeal

Industrial strength infrastructure fully controlled by Marqeta



San Jose, CA Equinix
AWS US-West-1

Las Vegas, NV Switch

Ashburn, VA Equinix
AWS US-East-1

Features

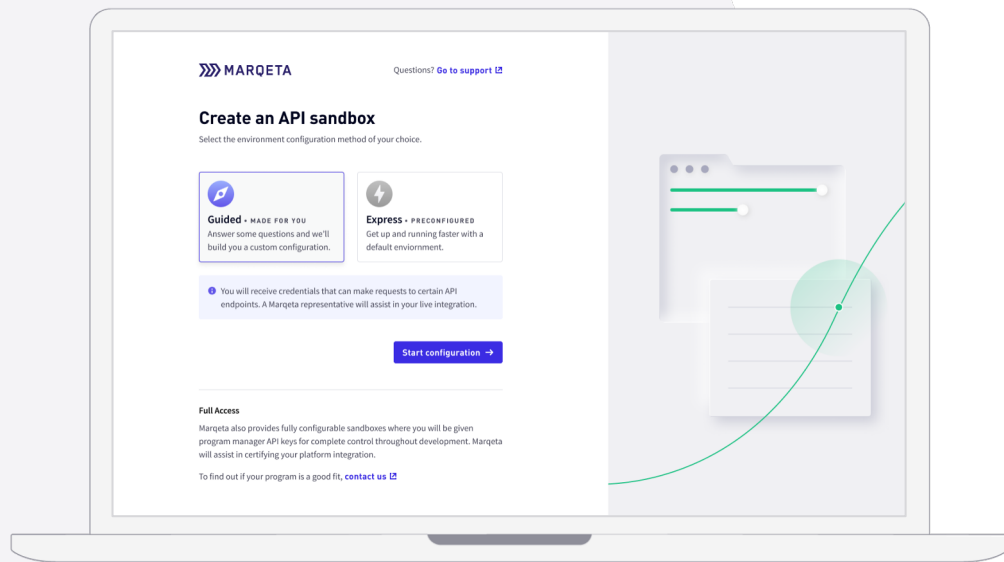
Visa, Interlink, MasterCard, Maestro, Discover, & Pulse Network Endpoints (fully managed by Marqeta)

Processing in the US, Canada, Europe, and Australia

Ability to scale 10x on current architecture

Migrating to microservices on cloud to scale more

99.995% uptime SLA¹



Scale your operations on a secure and reliable cloud infrastructure

- » **Auto-scalable**
Experience high performance regardless of your traffic and transaction volume.
- » **Reliable**
Gain 99.99% success rate and stability with built-in redundancy, disaster recovery, and failover.
- » **Secure**
Stay protected by storing and transmitting sensitive data securely.

Managed security and regulatory services



Security

We deploy the latest security best practices and each program has a dedicated production environment that segregates data from other Marqeta programs



Regulatory

With a full team of experts dedicated to government relations and understanding regulation, Marqeta's deep knowledge of the complex payment environment across CFPB, GDPR, and network rules results in faster setups



PCI

Marqeta is PCI Level 1 certified to protect card data in compliance with the most current PCI-DSS standards. Marqeta additionally provide PCI compliant widgets to display and collect of sensitive card data on websites without storing the information in any servers.

Rely on a trusted partner

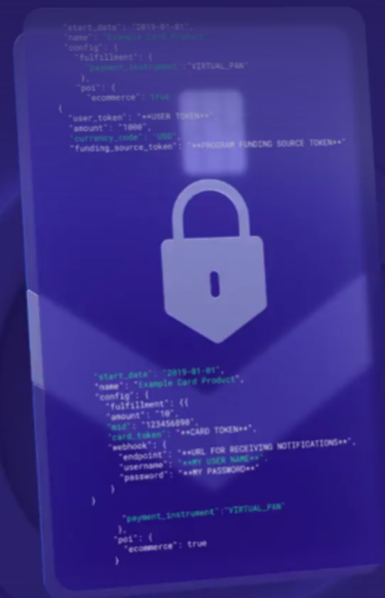
To meet your regulatory compliance obligations

Store and process your cards securely

- » Ongoing compliance audits and certifications
- » PCI-DSS level 1, PCI 3DS, SOC 1, and SOC 2
- » Bank-grade encryption for PII, PCI, and PIN data in transit and data at rest

Accelerate KYC or AML processes

- » Facilitate the research, approvals, and communications with the issuing bank, card networks, and other regulatory bodies to streamline the onboarding of your cardholders





Program Management Services

Program Management

Marqeta provides you with the necessary resources to implement and manage your customized card program.

1

DESIGN



2

BUILD



3

LAUNCH



4

MANAGE



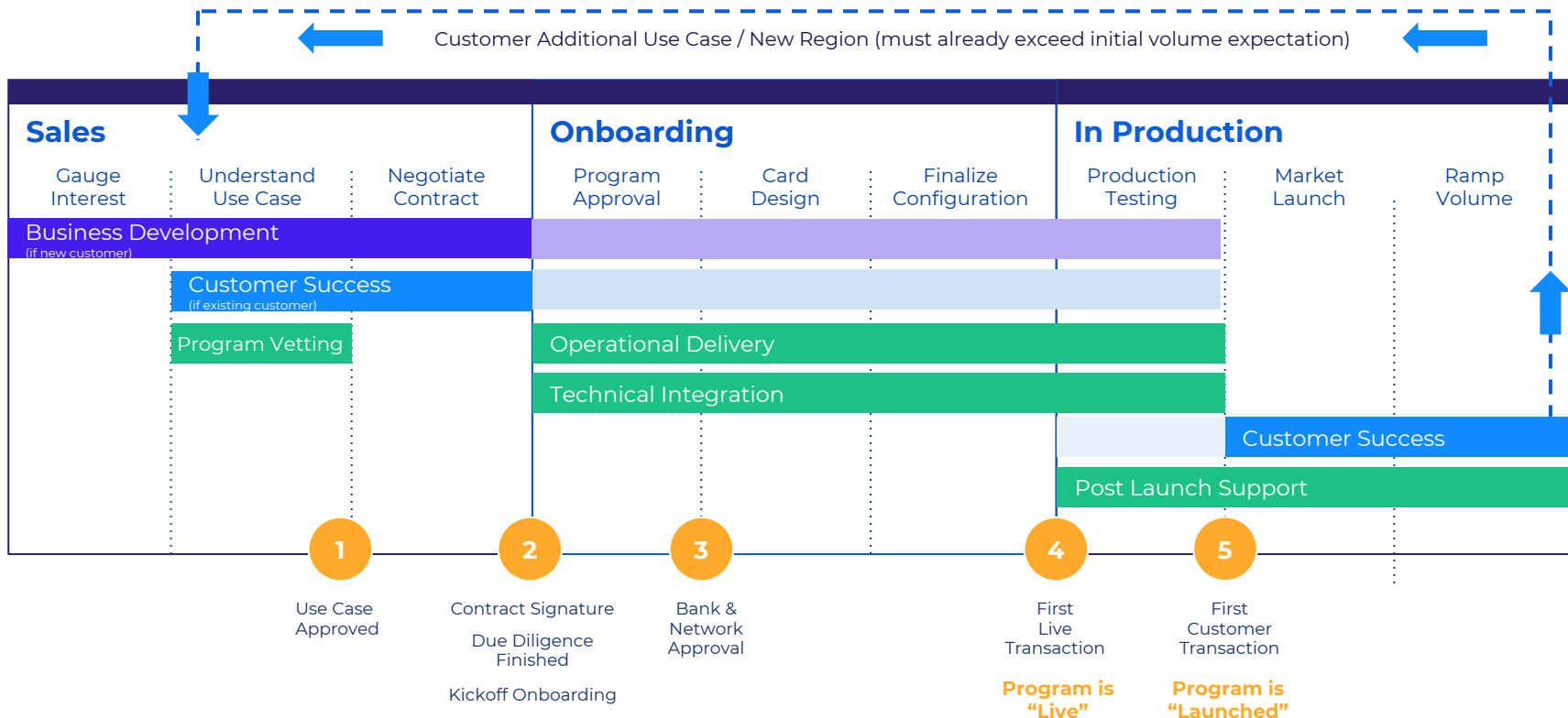
5

GROW



Marqeta's customer onboarding journey

Setting our customers up for success from the beginning, and re-engaging as their needs evolve



Development Environments

Test end-to-end card program features and launch your card program in no time.



User Sandbox

Explore the Marqeta platform and simulate common API calls within a user specific sandbox environment



Private Sandbox

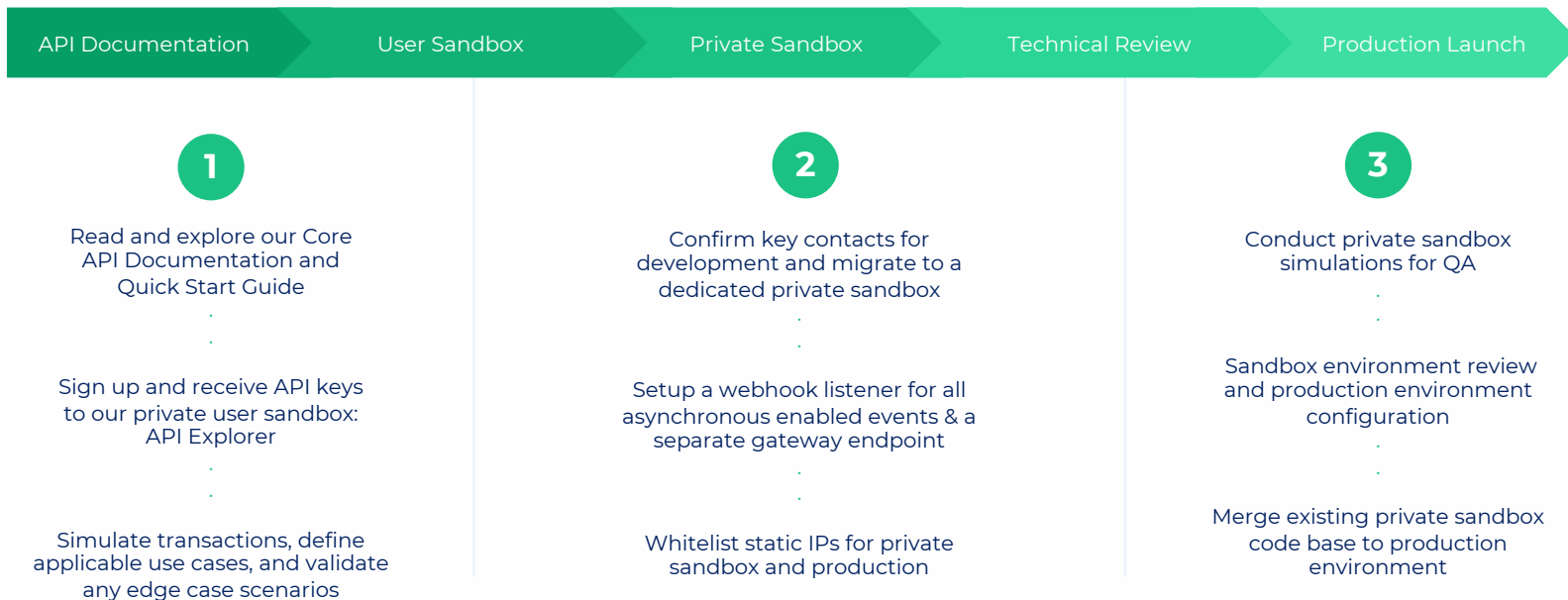
Test and validate various use cases in your dedicated private sandbox set up by your technical account manager



Live Production

Launch your application in a production environment and integrate new features with version updates

Technical delivery is carefully tailored



Technical support teams



Sales Engineering

-PRE-CONTRACT STAGE-

Responsible for initial technical discovery, defining the technical scope, and first line of support during public sandbox development



Technical Account Management

-POST-CONTRACT STAGE-

Manage private sandbox technical integration, final technical reviews / quality testing, network & bank approval, and production deployment



Production Support

-LIVE APPLICATION STAGE-

All live production environment incident management & general support service is handled by our dedicated production support team

Technical resources for accelerating time to market

API Quick Start Guide



Discover key concepts and read through step-by-step tutorials. This page walks you through the simplest and most basic setup that allows for simulating transactions.

DiVA API



Read documentation, explore use cases, and read through step-by-step tutorials on our DiVA API.

Core API



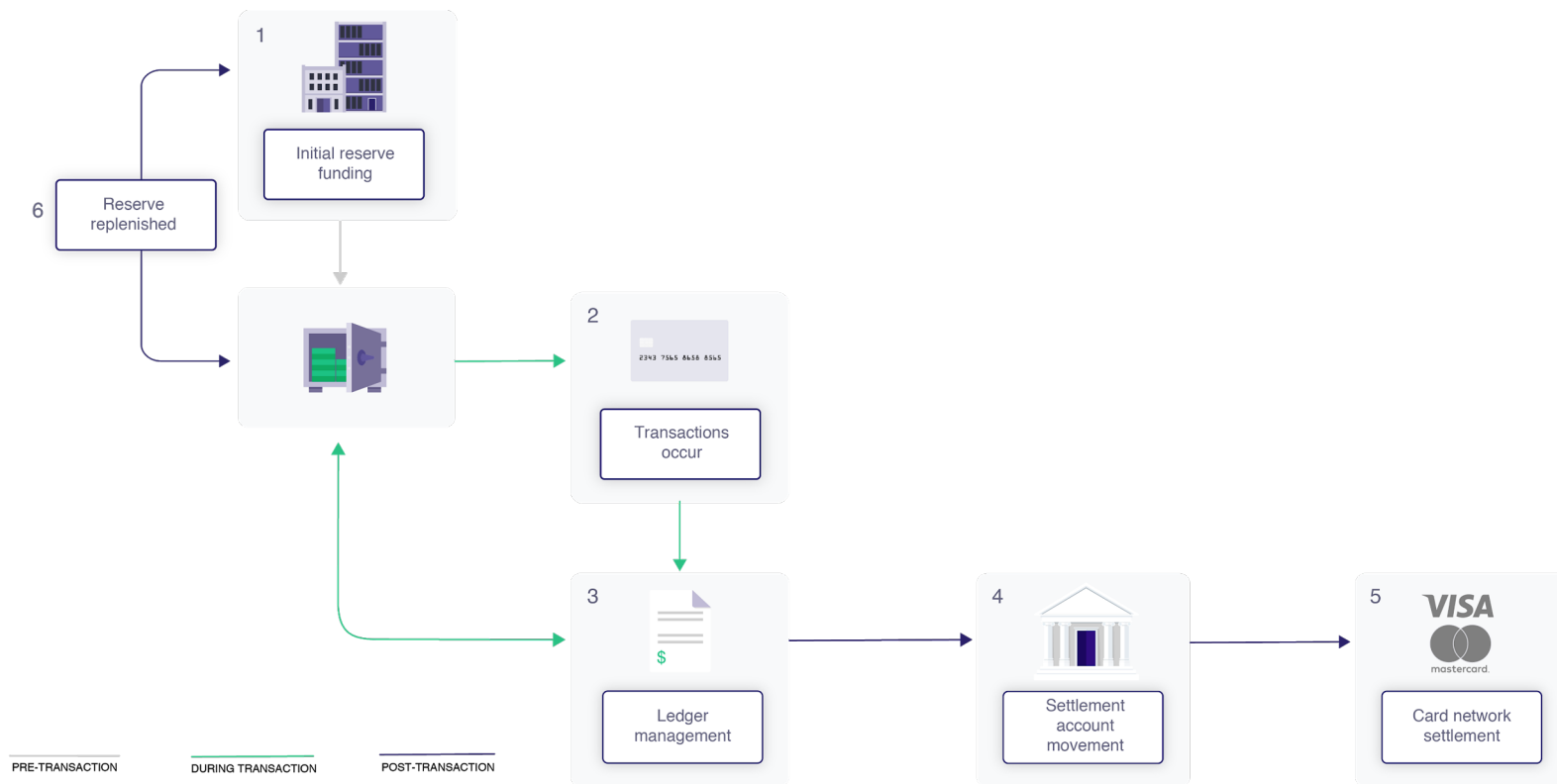
Read & simultaneously test with embedded API Explorer widgets in the Core API documentation.

API Explorer User Sandbox



Explore API requests interactively, prototype products, and test all of your endpoints in our Swagger UI. Create the objects required to conduct financial transactions and then simulate transactions.

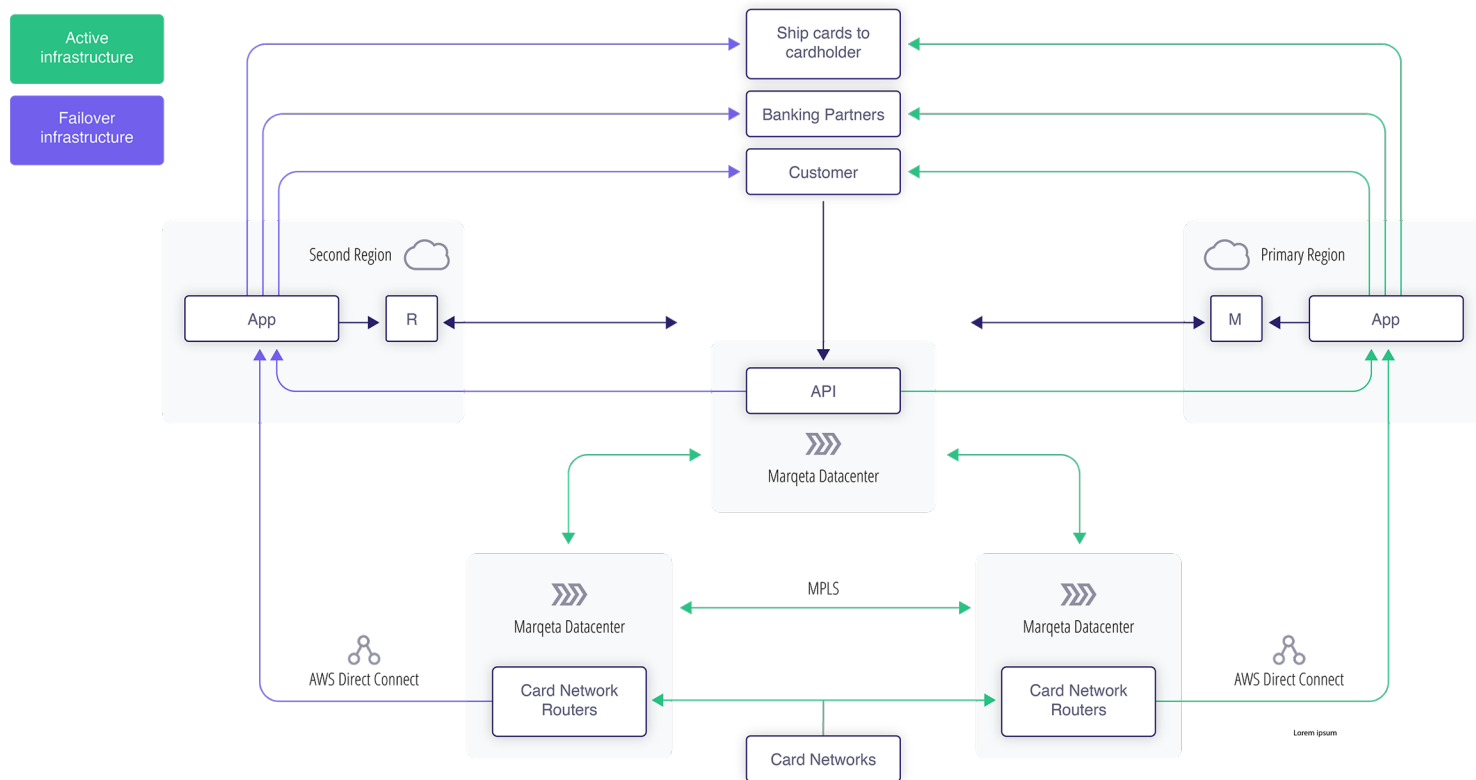
Operational funding structure



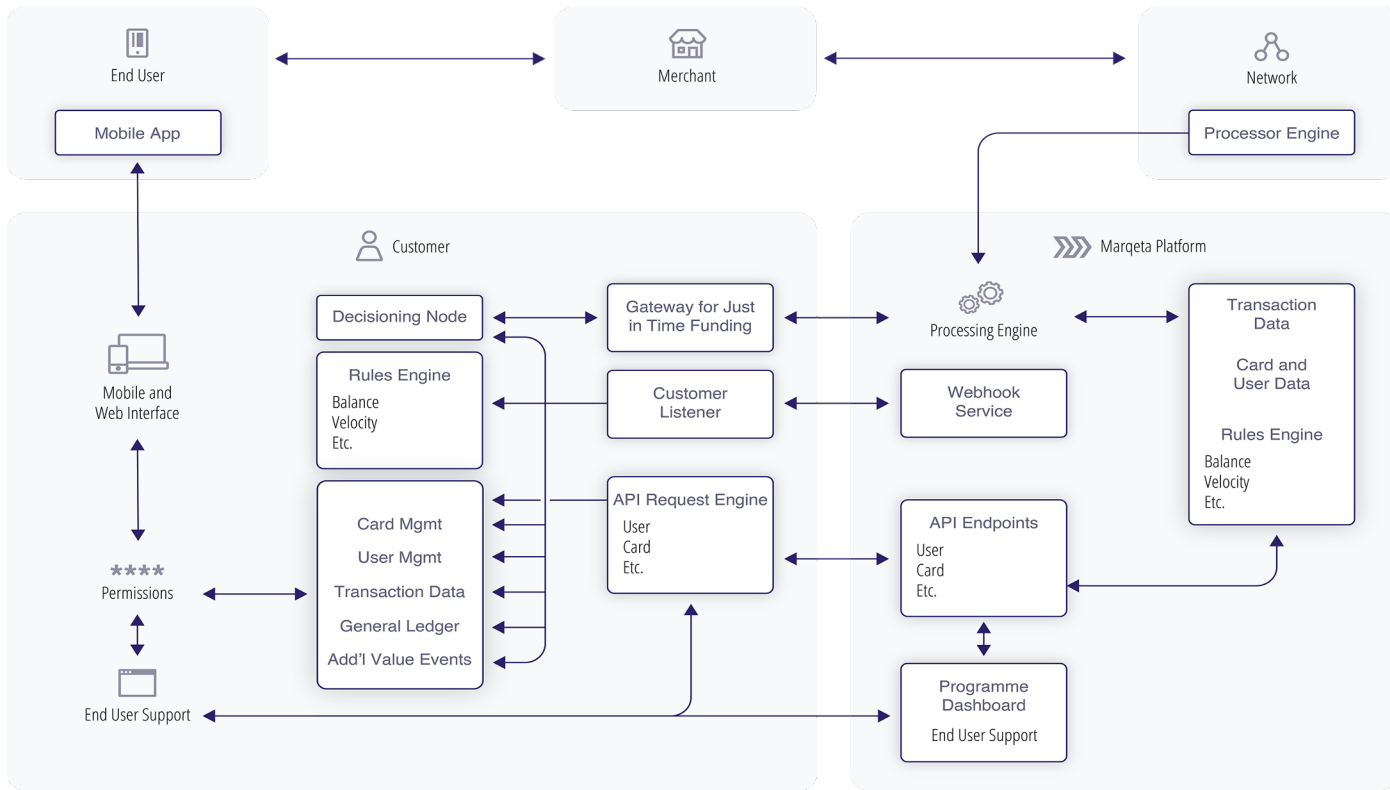


Technical Architecture

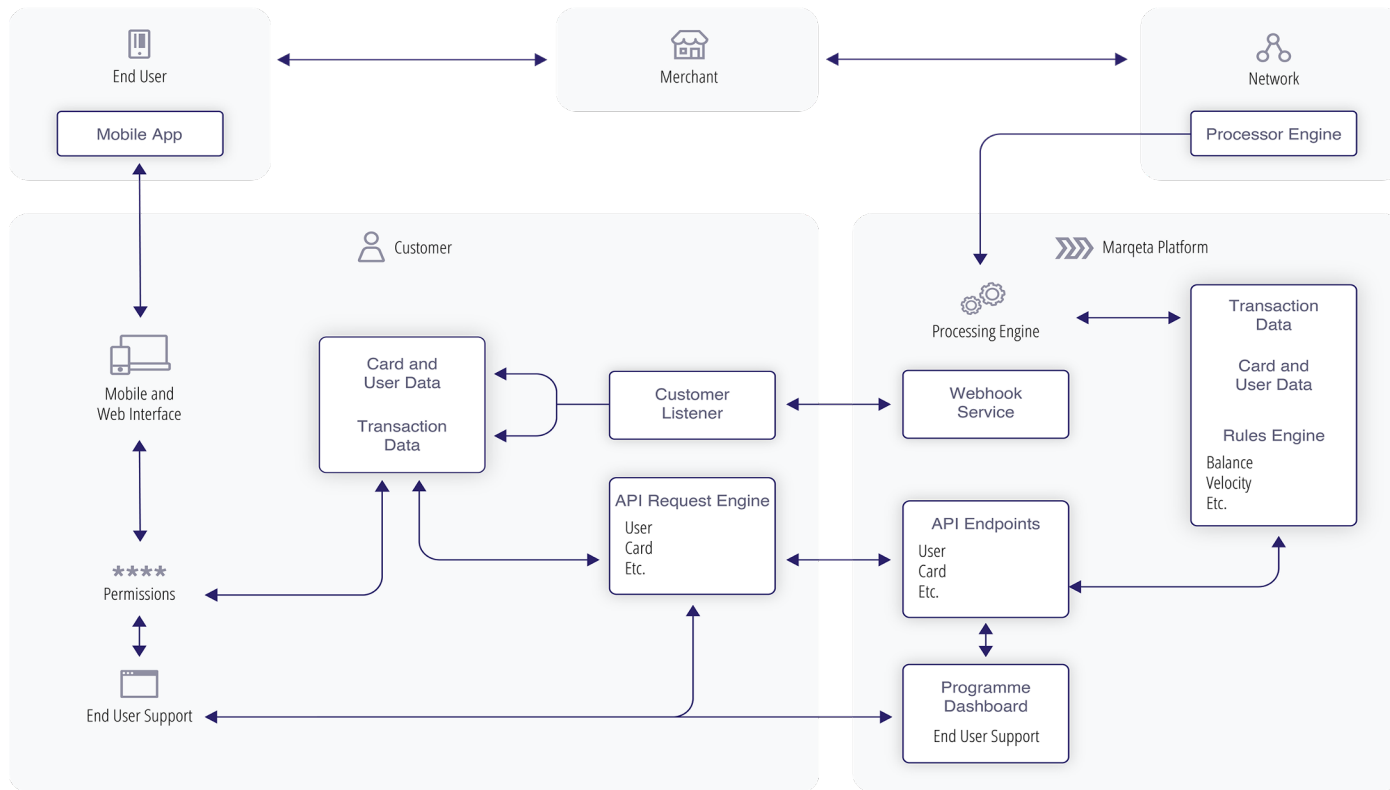
The Marqeta Architecture



Margeta Customer Generic Architecture CJIT



Marqeta Customer Generic Architecture Prefunded



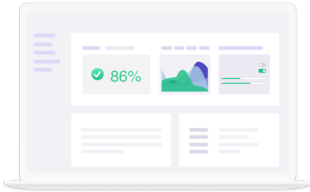
Additional Slides / Alternatives

Some of the most disruptive companies of the last decade have issuing at the core of their innovation



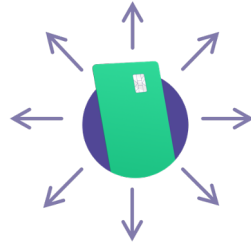
What makes Marqeta different?

Develop and launch innovative, global and trusted payment solutions at unprecedented speed



Simple

- » Open APIs
- » Existing integrations with card networks
- » Customizable cards and flexible payment solutions
- » Go live in a matter of days



Scalable

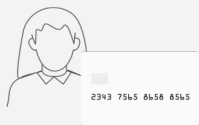
- » Scalable elastic cloud platform
- » Designed for high transaction volumes
- » Redundancy failover
- » 99.99% Uptime



Trusted

- » Dynamic controls to prevent fraud
- » Just-in-Time Funding to authorize funds in real time
- » Data insights for visibility into your card program

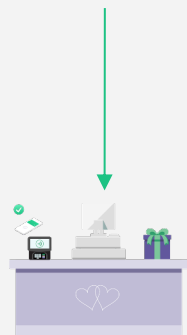
Central to the modern payments ecosystem



Marqeta Customer
Presents the card. This can be in-store or online.

With Marqeta, as an issuer you can:

- Issue physical, virtual, and tokenized cards.
- Authorize transactions based on your rules.
- Insert custom metadata in the transaction records.
- Use webhooks for notifications on card activities.



Merchant
Submits the transaction data for authorization.



Acquirer Processor
Sends transaction request to associated card network.



Network/Scheme
Based on the card number, the network routes the authorization to the appropriate issuer.



Issuer Processor
Issues cards. Authorizes or declines transactions.



Acquirer



Issuer

Thank You!

Questions?



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linkedin.com/company/marqeta-inc



marqeta.com