

Deliver Digital Banking Solutions with Modern Card Programs

Banking as we know it is transforming. Financial services are being unbundled and repackaged into intuitive new services everyday, enticing millions of consumers away from traditional banking. Digital-first banks, payments companies, lenders, wealth managers, expense managers and personal finance providers, are rapidly expanding across those sectors. The challenge for these providers is acquiring new customers, then staying top-of-mind and top-of-wallet once they're won. The solution is sustained customer engagement through the convenience of digital banking solutions like direct deposit, POS purchases, bill pay, ATM access, and the confidence of FDIC Insurance. Our modern platform and open API enables custom configurations of digital banking features that deliver the speed and agility that digital-first banks and financial services need to diversify and scale in this dynamic sector.

Challenges

Bringing innovative digital banking services to market quickly requires a complicated suite of capabilities and payments expertise that no single company or bank has in-house. The challenge is to complement your team's expertise with a partner that has the digital banking and payments experience to get you to market quickly and support your growth reliably. Customers will show you the features and functionality you need to succeed, so avoiding lengthy integration timelines that slow time-to-market is essential, as are the limited features and processes of closed platforms. Finally, smart technology decisions are just part of the challenge in digital banking. Our extensive partner network and the expertise of our Program Management staff streamlines bank, payment networks and vendor processes to design card programs that are scalable, reliable and encourage compliance.

Benefits

Marqeta is the industry's first, proven modern card issuing and payment processing platform. Built from the ground up to deliver highly-configurable, secure and reliable payment programs for companies innovating 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.

Get to Market Fast

Capturing market share quickly to start learning from your customers is essential in this dynamic sector. Build, test and continuously refine new features using our instant-issue sandbox. Configure unique solutions quickly by seamlessly integrating Marqeta's APIs with existing systems and enterprise software.

[Want to learn more? Please contact partner@marqeta.com](mailto:partner@marqeta.com)

Digital Banking US

v2.0

Benefits Continued

Grow Customer Base & Stay Top-of-Wallet

Card programs with day-to-day banking services like direct deposit, bill pay and cash access through ATMs help turn monthly engaged users into daily engaged users. Higher engagement directly translates to more card usage and higher long-term customer value.

Deliver Exceptional Customer Experiences

Use our feature-rich API and digital banking solution to create payment experiences as unique as your brand, promoting customer engagement and frequent use of your service.

Get Immediate Customer Insights

Get actionable, real-time transaction data to drive insights and program improvements with the robust Data Insights, Visualization and Analytics (DiVA) API from Marqeta.

Confidently Scale at the Pace of the Market

With the potential for unpredictable, accelerated growth, Marqeta's highly scalable platform reliably delivers 99.99% uptime and stability at peak transaction volumes so you'll be ready when all of the hard work pays off.

Gain Control & Agility

Visibility and control over every transaction is essential in payment operations. Marqeta's platform and API is highly configurable, able respond to new opportunities quickly and efficiently. With Marqeta, quickly and continuously releasing new features in response to user feedback is built in.

Manage Risk & Compliance

Speed has raised the bar on the importance of a strong Program Management partner with the expertise to promote agility, compliance and efficiency to protect your hard-earned revenue.

[Want to learn more? Please contact partner@marqeta.com](mailto:partner@marqeta.com)

Marqeta powers modern payment solutions for companies innovating new services and process flows in our digital world. Our platform, open API and advanced analytics provides unprecedented control for companies to issue cards, authorize transactions and payment operations with ease. Marqeta is the global standard for modern card issuing.