



# The power and possibilities of proven card program management



The business opportunity of a card program may be clear. However, knowing how to make a card program successful may not be—especially if you’re new to payments or facing resource constraints.

Marqeta has pioneered the modern card issuing and processing industry for well over a decade, and we understand how the finer details of card program success can be unclear.

We know firsthand that card programs are complex and require time, resources, and expertise to meet business goals.

At Marqeta, we guide and support customers so they feel confident about their card program. We do this with [our leading program management offering](#).

# Marqeta's program management

The good news about launching a card program is that you don't have to do it alone. Work with a card program manager that helps you **get to market quicker, stay in front of regulatory issues, reduce operational complexity, and receive strategic insight on how to grow**. At Marqeta, we thrive on turning our customers' card program visions into reality with our hands-on support, innovative tools, and expert guidance. As your program manager, we focus on the following key areas:

## Launch successfully

Partner with Marqeta on the strategy, design, and build of a differentiated card program that will entice and delight your cardholders. Speed up time-to-market with our efficient setup and quick development—even in new geographies.

### You'll get:

- ✔ Strategic guidance from a dedicated team of payment experts
- ✔ Established relationships with partner bank(s), BIN sponsors, and card networks for optimized pairing based on use case
- ✔ Quicker development of the front-end experience
- ✔ Leading card design and fulfillment capabilities

## Protect your brand

There are risks to card programs, and the current regulatory environment makes it critical to focus on protection from the get-go. Marqeta helps to safeguard your program and protect both you and your cardholders so that you can focus on your core competencies.

### We bring:

- ✔ An established team of risk and compliance professionals
- ✔ Enhanced oversight and protection with system-driven controls
- ✔ Fraud detection and mitigation tools
- ✔ End-to-end dispute management

## Dedicated support

Managing a card program requires products, processes, and expertise. Instead of building everything on your own, Marqeta can fill in your resource gaps and reduce your operational complexity with our full breadth of program management capabilities.

### This includes:

- ✔ Comprehensive cardholder support (Live Agent, IVR)
- ✔ Around-the-clock production support for any escalations or product questions
- ✔ A dashboard to track and manage critical elements of your card program

## Drive growth

Using data and insights, Marqeta guides you on how to optimize your program—so that you can continuously meet business goals and evolve your card program offering.

### Get the following:

- ✔ Full suite of card products (commercial and consumer prepaid, debit, credit)
- ✔ Scalability that gives your card program no bounds when it comes to volume
- ✔ Flexibility to evolve the partnership model as your card program grows
- ✔ Operate in multiple geographic locations
- ✔ Data-driven growth consultation
- ✔ Migration engine

## Key benefits of working with Marqeta as your card program manager



Improve your time to market



Stay ahead of compliance and risk challenges



Reduce operational burden



Confidence in success

# Our program management capabilities



## Team of experts

A dedicated team of payment professionals to help guide your strategy and implementation



## Marqeta dashboard

Track and manage critical elements of your card program from a single screen



## Bank partners/BIN sponsors

Get matched with the ideal partner bank/BIN sponsor for your use case, ensuring a seamless and successful relationship from the start



## Card network partnerships

Leverage our long-standing relationships and scale with the networks to benefit from volume discounts and enhanced economics



## Disputes

End-to-end dispute management to support adherence to regulatory requirements—from intake to network submission to resolution



## Risk management

Comprehensive fraud detection and mitigation tools help keep your customers safe throughout the cardholder journey



## UX toolkit

Accelerate development time for your program's front-end experience using expertly designed, pre-built components that are easily customizable to your brand



## Compliance

Establish a robust compliance infrastructure for your program and meet essential regulatory requirements with the support of our experienced team and proven processes



## Card fulfillment and design

Consultation on card design and integration with a manufacturing and fulfillment partner. (In the U.S., we work with six of the largest vendors, ensuring an optimal match.)



## Cardholder and production support

Comprehensive cardholder support channels, including IVR and Live Agent. 24/7 global support for any issues or escalations, as well as product guidance to make the most out of Marqeta's program management products and services.

# Proving out the possibilities

Marqeta is a leading program manager with more than a decade of experience working with ground-breaking programs that have changed the way cardholders interact with their cards and their money.



Uber

ramp

Klarna



**We're thrilled to be working with Marqeta. Ramp's corporate card is built from the ground up to help companies get more out of every dollar. Marqeta's payments platform is unparalleled in the market, and alongside the expertise and knowledge they bring to the table, they've been the ideal partner to help us get to market and scale quickly. They helped us go from incorporation to first transaction in under 70 days!**

ERIC GLYMAN, CO-FOUNDER AND CEO, RAMP

**Ready to learn more about the power and possibilities of Marqeta's proven card program management?**

Just [let your Marqeta representative know you're interested](#), and we'll be in touch soon.

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# About Marqeta

Marqeta's modern card issuing platform empowers its customers to create customized and innovative payment cards. Marqeta's platform, powered by open APIs, gives its customers the ability to build more configurable and flexible payment experiences, accelerating product development and democratizing access to card issuing technology.

Its modern architecture provides instant access to highly scalable, cloud-based payment infrastructure that enables customers to launch and manage their own card programs, issue cards, and authorize and settle transactions.

Marqeta built its simple, trusted, and scalable platform from the ground up to help companies design seamless payment experiences, streamline purchase flows, and bring products to market faster while minimizing fraud risk.



**Card issuing:** Instant issuance of physical, virtual, and tokenized cards with direct provisioning to digital wallets



**Card processing:** Real-time funding using our Just-in-Time (JIT) Funding™ feature with dynamic spend controls to reduce fraud



**Card applications:** A suite of applications and tools that help you build, manage, and run your card program



**Modern architecture:** Developer-friendly, modern open APIs, cloud infrastructure, and webhooks

Marqeta is headquartered in **Oakland, California**, and certified to operate in more than **40 countries** worldwide.

For more information, visit [Marqeta | Modern Card Issuing and Payment Solutions](#)

You see a card.  
We see **endless possibilities.**

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