

Smarter financial instruments

# **Educate, Empower, Enrich:** how modern card programme technology can ignite your trading platform

A Marqeta guide

# Deepen customer engagement with value-added financial products and services

Digital technology is democratising many areas of financial services, providing access via slick frontend user experiences to products previously out of reach to the masses.

App-based fractional trading is a great example of this. It means people with small amounts of disposable income are now able to participate in the exciting world of stocks and shares.

But with a proliferation of trading platforms and apps in recent years, competition is hotting up. So it's vital that innovators redouble their efforts to engage existing and prospective customers. One way to do this is to make it easier for customers to access their investments and embed

trading into everyday life. Which is precisely what modern payment card programmes enable. In addition to seamless deposits and withdrawals, payment cards give trading innovators the ability to extend their services into new areas to create compelling propositions. And thanks to enriched data insights, cards allow a better understanding of what makes investors tick.

This is what we discuss in this simple guide. Over the following pages we outline a series of superpowers that a digital card programme can bestow on trading platform innovators.

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# Pillars of Strength

## What a card programme can enable your trading platform to deliver

As a digital builder developing a modern trading platform, you can make your proposition much more compelling with the latest payment card functionality. Here's why:



**Make investment earnings and opportunities accessible in real time.**

Whether it's drawing down earnings or investing while on the go, a card programme gives trading platform customers the power to act in real time. This instant access functionality applies to any savings products you offer too. A Mastercard or Visa payment card linked to your app also puts your brand in front of customers everyday. For example when they are making a payment in a bricks and mortar store, your card's constant visibility in a physical or smartphone wallet will serve as a reminder to trade.



**Open up a range of spending options.**

While your trading platform card might be based around its investment credentials, it's vital that it gives users the option to spend in savings or earnings held across different accounts. The key to success is making the card on par with traditional debit cards, thus normalising wealth apps as an integral component of day-to-day finances.



**Deliver compelling trading rewards to drive engagement and spending.**

Who doesn't love rewards? As it happens, most of us do. Unfortunately, traditional card perks such as air miles and loyalty points have been devalued in recent years. This is where offering a trade as a reward can really shine. Trading rewards mean users can accrue benefits by simply using their card for everyday purchases - just like any other card in their wallet. Alternatively, you could incorporate transaction round-up functionality, enabling customers to make automated investments each time the card is used.



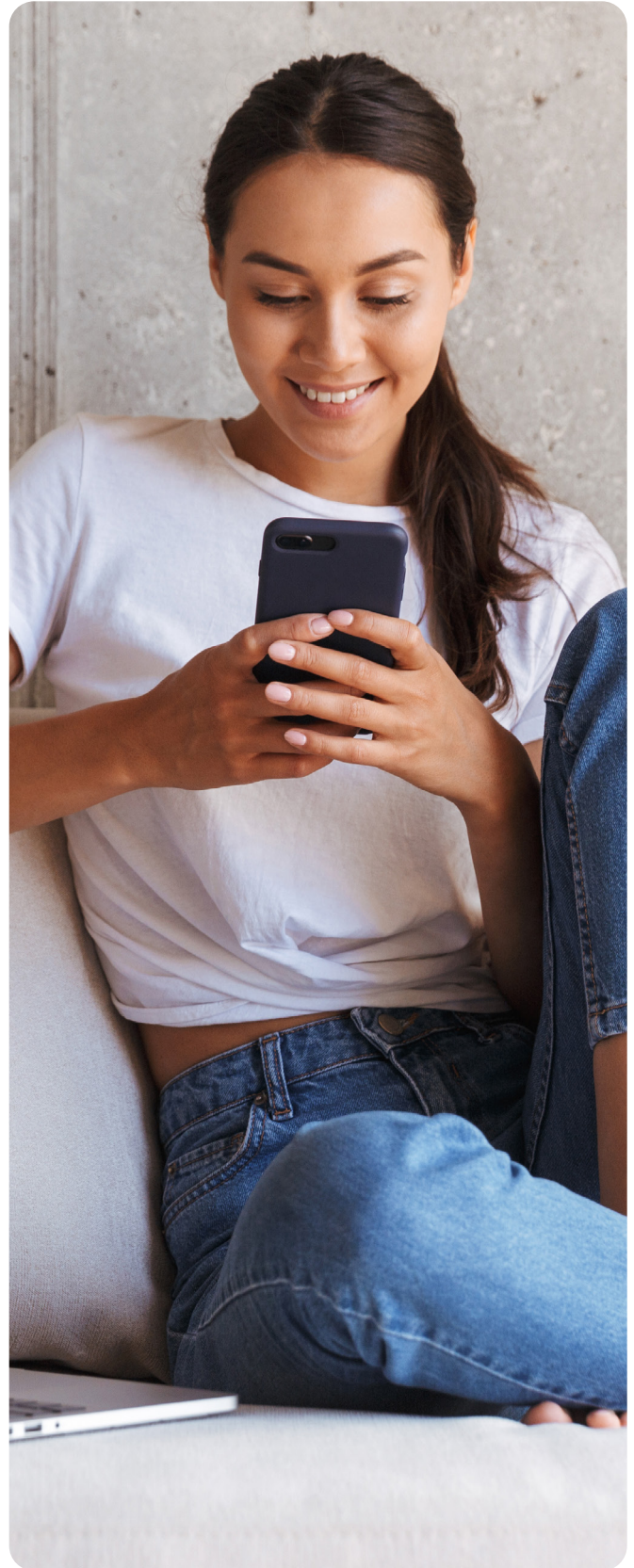
### **Enhance your platform's value proposition with a suite of banking functions.**

The more you make your trading app card like any other card in a user's wallet, the more compelling it becomes to consumers. With that in mind, your trading proposition should come with digital banking features such as direct deposits and free ATM access. Additionally, real-time notifications, personal financial management tools, spend controls and compatibility with Google Pay and Apple Pay wallets will really enhance your app. You could also link a savings account to a card, complementing products such as ISAs and bonds. The aim is to propel your card into the mainstream.



### **Deliver real-time insights to create engaging experiences and boost customer loyalty.**

With the value of stocks and shares changing frequently, investors need easy access to real-time data about their investments. Providing users with in-app notifications containing information such as spend data, rewards, earnings and balance updates will help keep them engaged with the card in real time and satisfied with your proposition for the long term.



# 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 is enabled in **36 countries** globally.

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

 [x.com/marqeta](https://x.com/marqeta)

 [linkedin.com/company/marqeta-inc](https://linkedin.com/company/marqeta-inc)

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