

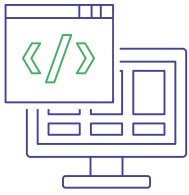


Execute your global vision using Marqeta's single, trusted, and global platform

Marqeta offers a build once, deploy anywhere model to help you avoid reimplementing your payment processing within each region as you expand your card program. Unlike other processors that are built through acquisitions, Marqeta's single, global platform has grown organically and does not require client integration or reimplementing.

Marqeta's global operations include 24/7 program support and a modern cloud infrastructure with 99.99% uptime that automatically scales as your transaction volume grows. It also comes equipped with built-in redundancy, disaster recovery, and failover.

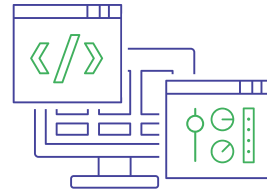
Marqeta offers both a card processing platform (Marqeta Powered) as well as a combination of a processing platform and program management services (Marqeta Managed).



Marqeta Powered

Marqeta Powered offers an open API platform and modern infrastructure for processing card payments at scale. This package provides standard services including operational and technical onboarding, advice on banking identification number (BIN) types, BIN installation with various card networks, and a custom environment with basic configurations for your API development. In this model, regulatory and compliance responsibilities reside solely with you.

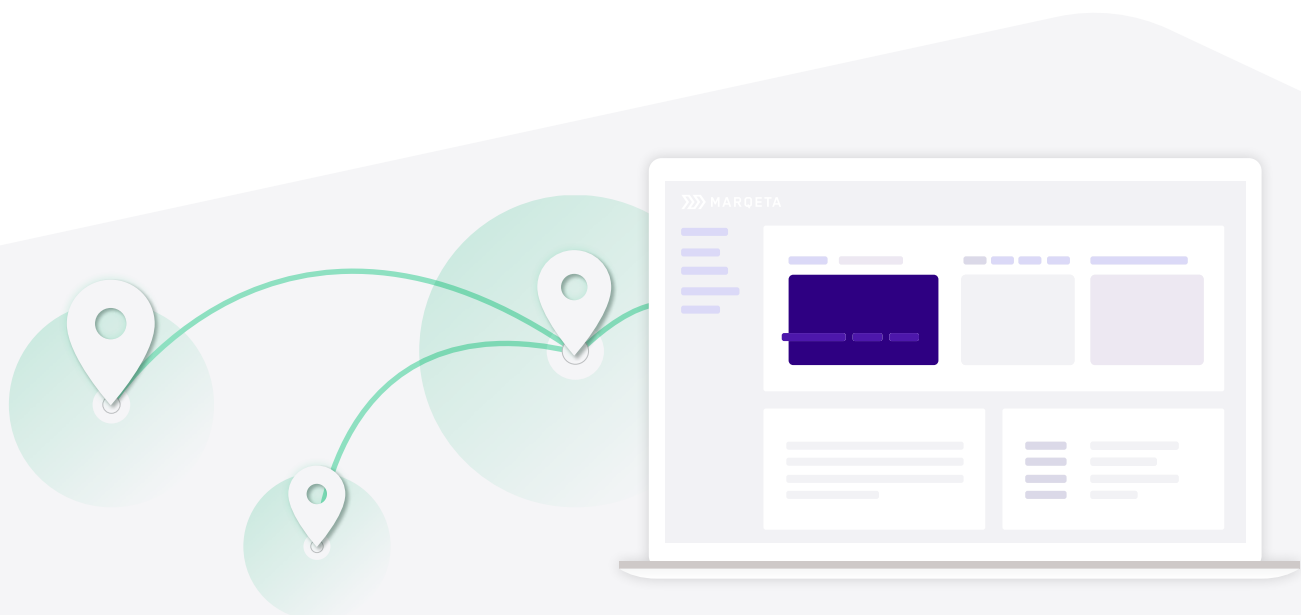
With this option you have the opportunity to obtain any required licenses on your own, or work directly with an issuing bank for BIN sponsorship. You also get to establish direct partnerships with the card network schemes to create your own program terms and build the right business model for your strategy.



Marqeta Managed

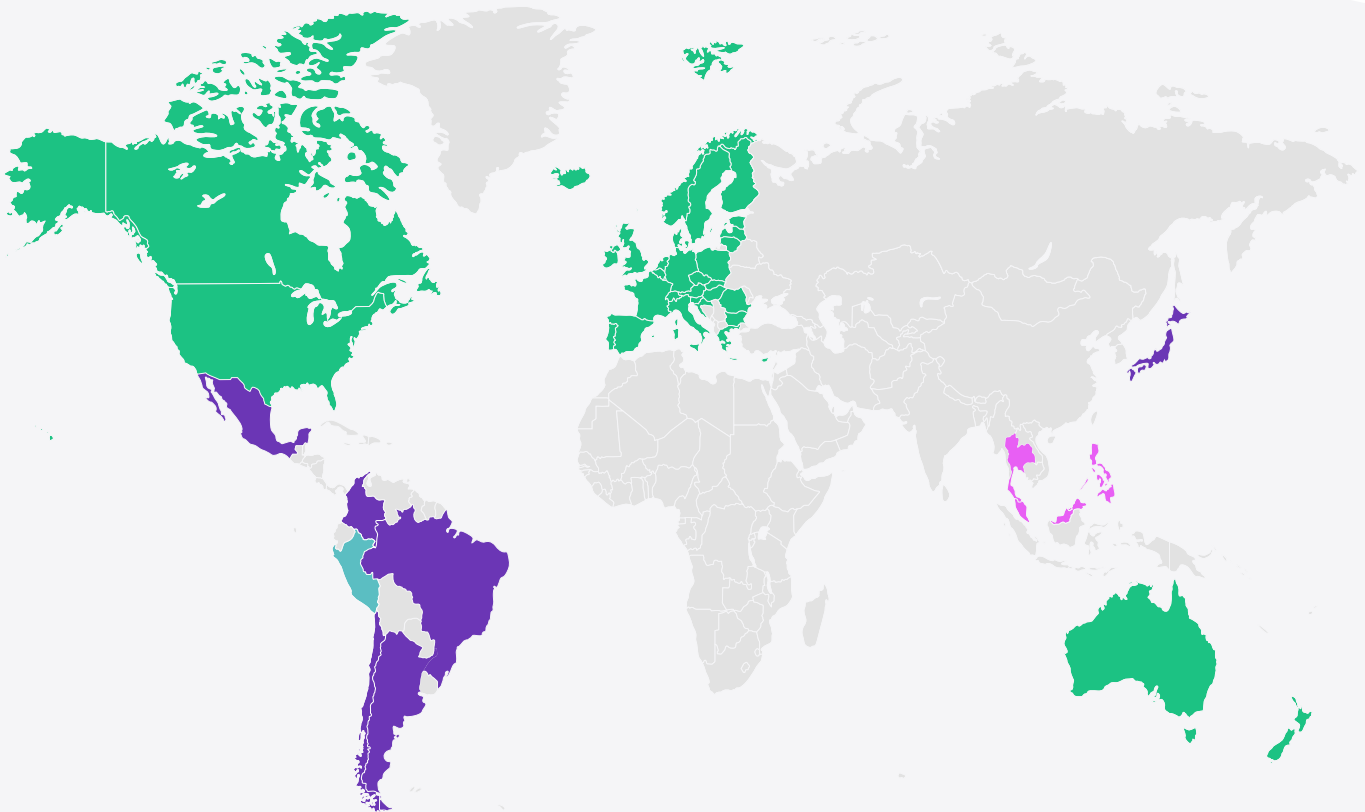
Marqeta Managed provides an open API platform and modern infrastructure for processing card payments at scale, along with full program management services. In this model, Marqeta provides partnerships with issuing financial institutions, card networks, and card fulfillment providers, as well as ensuring that the program complies with applicable regulations and card scheme rules.

Program management services incorporate ownership of regulatory and compliance liabilities of the card program including transaction monitoring, know your customer (KYC), anti-money laundering (AML) compliance, and case and dispute management.



Marqeta's international expansion strategy is driven by demand. We are continuously evaluating new markets and building new partnerships across the globe.

Marqeta's Global Footprint at a Glance



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 tried and tested platform is trusted by global brands around the world.



Depending on the region, we provide select services for our customers. The table below provides guidance about our offerings. For more information please reach out to your Marqeta representative.

	United States	Canada	Europe	Australia	New Zealand	Singapore	Philippines	Thailand	Peru
Marqeta offering	Powered & Managed	Powered & Managed	Powered & Managed	Powered & Managed	Powered	Powered	Powered	Powered	Powered
Available digital wallets (Apple Pay, Google Pay)	Available	Available	Available	Available	Available	Available	-	-	-
Card fulfillment	Available	Available	Available	Available	Available	Available	Available	Available	-
KYC/KYB	Available	-	-	-	-	-	-	-	-
Cases and dispute management	Available	Available	Available	Available	-	Beta	Beta	Beta	-
Cardholder support (e.g., IVR)	Available	-	-	-	-	-	-	-	-

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

Want to learn more? Please contact partner@marqeta.com