# Marqeta Applications

Organizations starting a payment card program, or modernizing an existing one, are often searching for ways to deliver a seamless program that meets their needs. Much of the groundwork to achieve this goes beyond the issuing platform itself and into layered tools and applications that truly power innovative card programs end-to-end.

Marqeta offers an API-first platform along with a set of powerful applications to help manage card programs, mitigate fraud, and handle disputes. These applications, whether accessed through our feature-rich Marqeta Dashboard or API, enable your organization to realize your vision of a modern card program.
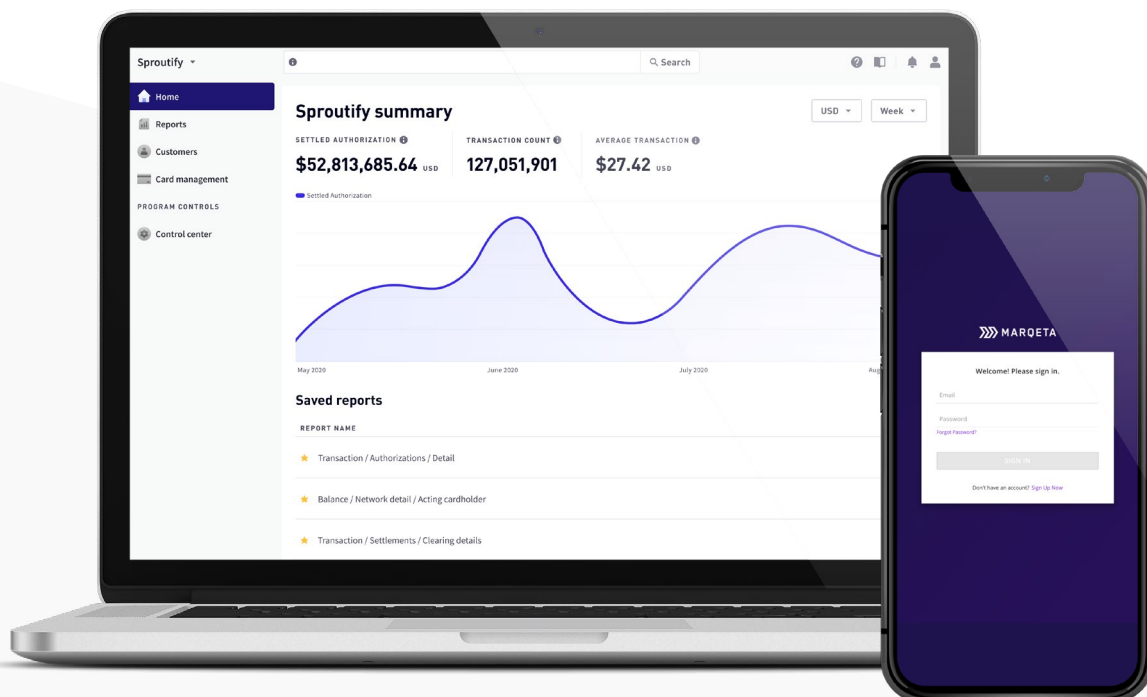
Self-service card program tools

Marqeta provides a wide variety of self-service card tools that enable card program managers to be more efficient and have the freedom to run their program with superior control. Program administrators can issue an assortment of cards, including physical and virtual cards which can be ordered individually, in bulk, or tokenized for digital wallets. Once cards have been ordered and issued, administrators have access to a host of management tools such as reissuing, changing card status (activate, report as lost or stolen, suspend, terminate), and setting up PINs.

The Marqeta Dashboard also provides insight into cardholder transactions and usage behavior with a respective card program. Marqeta empowers administrators, developers, risk analysts, customer support representatives, and all program stakeholders with the capabilities needed to accomplish necessary tasks.
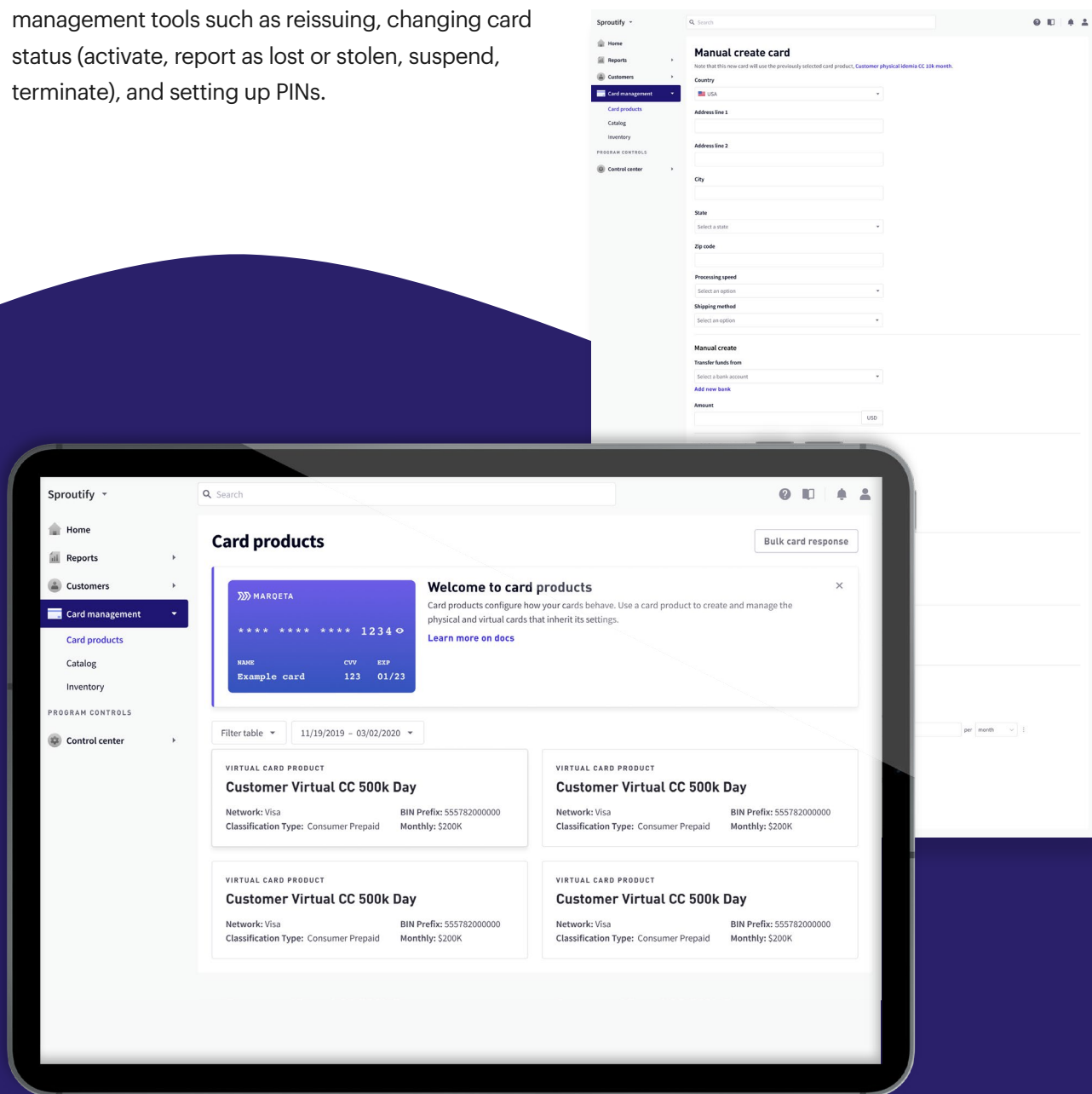
Powerful administrative controls

Card program providers can take advantage of Marqeta's granular permissions to customize user access and provide flexibility that ensures users have the tools they need to accomplish their tasks. For instance, a customer support representative may be given additional power beyond their standard access to cardholder and transaction data to issue, freeze, and terminate cards. Similarly, a developer may need access to reporting in addition to the developer portal. Administrators also have access to in-depth user audit logs to see internal team actions such as reports generated, cards issued or modified, users added, and more.

Additionally, the ability to invoke Marqeta's stand-in-processing service is available as a self-service option through the Dashboard. This stand-in-processing service is a fallback measure that ensures card transactions are still processed during a customer system outage when Gateway Just-in-time (JIT) Funding is in place. Card program providers set up their specific business rules to govern and approve these transactions in times of system failure rather than instantly declining them and creating a poor customer experience.

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Full lifecycle case management

Disputes and reinstatements can oftentimes be a painful but all too common task for card programs. With Marqeta, disputes can be easily created, submitted, managed, monitored, and reported for full lifecycle management. Direct integration with the card networks enables Marqeta to directly submit disputes and provide the real-time status of each dispute back to our customers.

Case management solutions are available in the Marqeta Dashboard or through an API into your own platform, making it as seamless as possible for your team to access and handle disputes as soon as they arise. Marqeta's modern case management tools deliver a simple and comprehensive process to help users spend less time on dispute tasks while providing a solid user experience for cardholders.

In-depth data insights

Marqeta provides access to real-time data showing cardholder transaction trends and behaviors. This includes card and digital wallet token status, transaction amounts, approvals, declines, merchant details, card product configurations, and more. Insights can help program owners gauge how well overall a card program is performing and determine if any changes are needed.

This transaction data may be appended with your custom metadata at authorization to give you a

powerful source for tracking and reconciling your card program with other systems. For instance, an invoice number can be added to a transaction for easier reconciliation and tying payments back to a particular campaign or order on the back end. This helps to keep payments in order and can help your accounting team quickly understand how to categorize a payment or how a set of payments relate to one another.
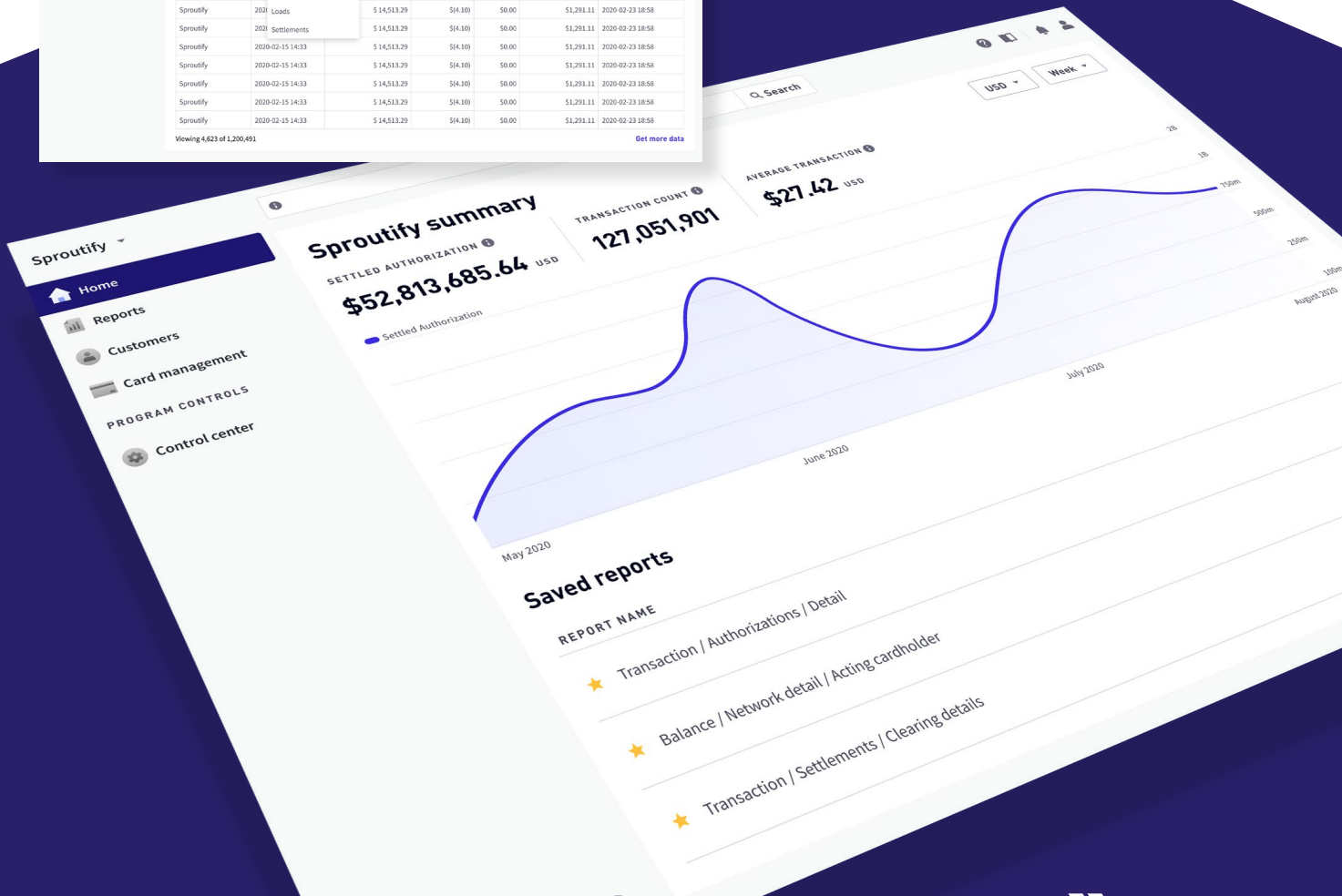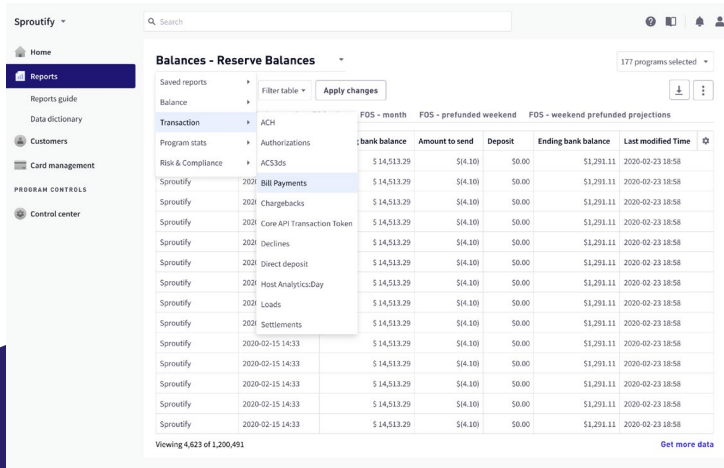
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Self-service developer tools

Marqeta's developer portal enables developers to create and test cards using a private, secure sandbox environment, open APIs, and integrated documentation. Developers can simulate transactions, explore endpoints, test integrations with their own authentication logic, and build custom spend control rules that govern card programs.

With access to over 280 open APIs and a wide range of possible configurations, developers can build unique, custom card programs and accelerate time to deployment.
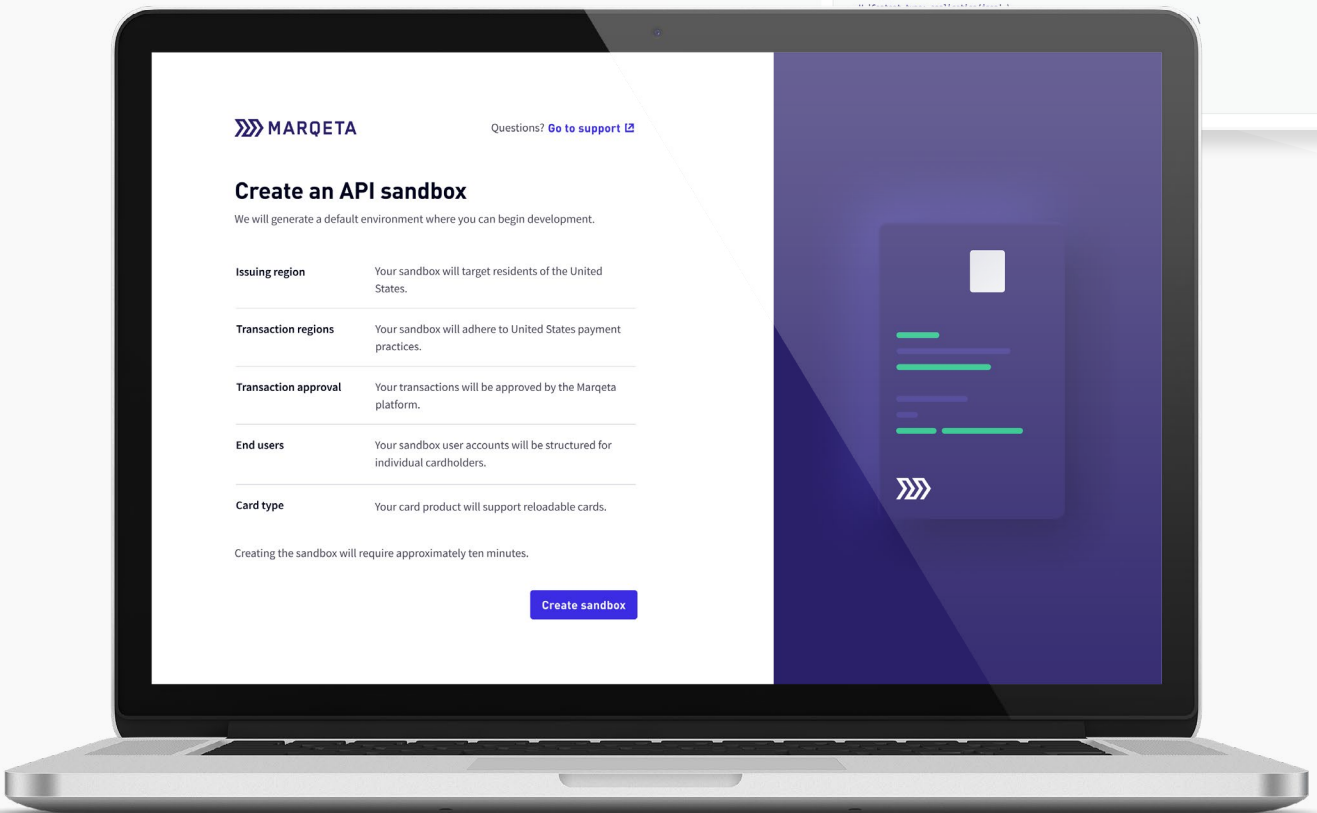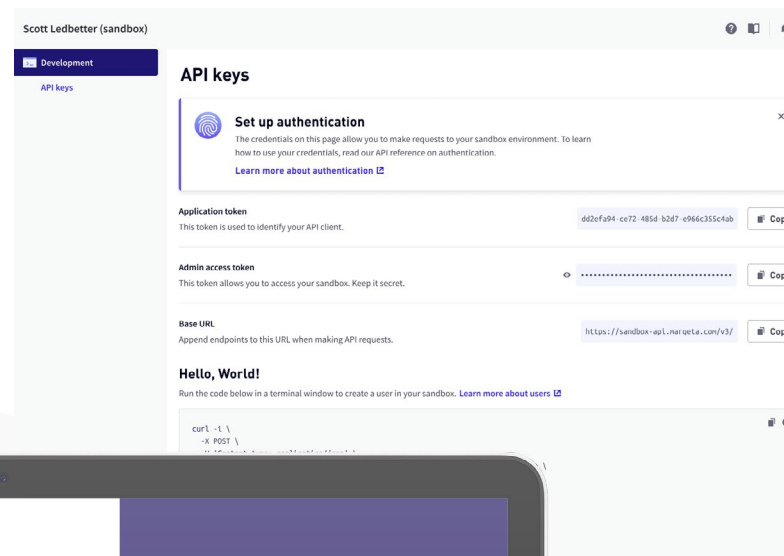
Risk management capabilities

Marqeta helps mitigate payment card fraud risk using our powerful real-time insights and controls that help protect cardholders and card program owners alike. For instance, controls can be put in place to govern transaction amount, frequency, merchant type and merchant category codes. Placing these measures prior to running card transactions can help to mitigate fraud and ensure only transactions that meet your criteria are approved.

Beyond these controls, various other risk management capabilities are available including JIT funding for real-time approval decisioning on each transaction, 3D Secure for protecting online transactions, and know-your-customer/business (KYC/KYB) support.

Through the Marqeta Dashboard, fraud analysts have access to self-service options including access to transaction and cardholder detail, and the ability to suspend or close cards as needed. This empowers your fraud professionals to take quick action and gives control of transactions and users in real time.
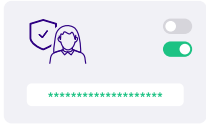
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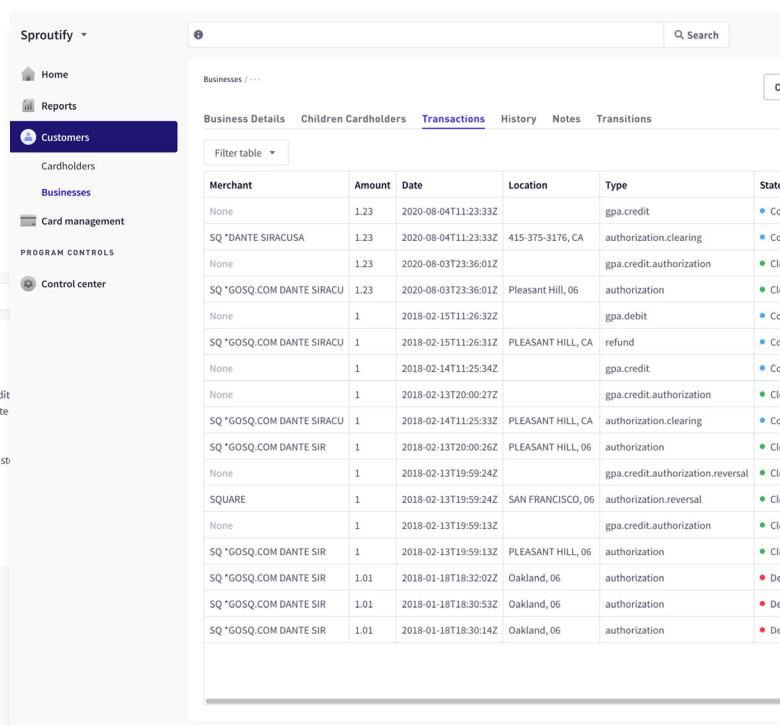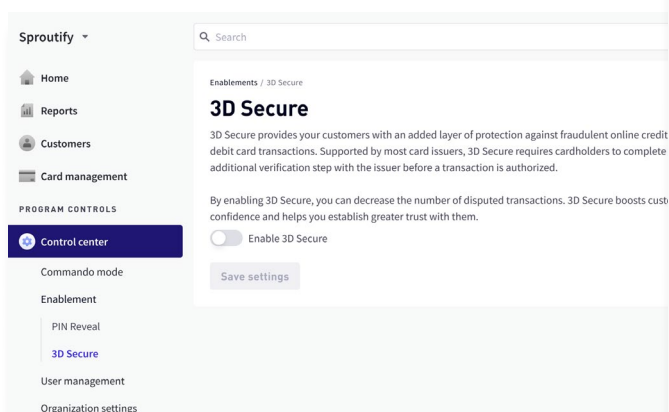
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Marqeta's applications benefits

Improve the card issuing experience for your organization

We want to make sure that anyone from your organization interacting with Marqeta has a stellar experience. Granular permissions provide users with customized and specific access to the functionality and data they need to do their job well.

Increase visibility into your card program

Marqeta Dashboard provides you with the card data and insights you need to stay on top of your cardholders and card program. Customizable reporting, audit logs, and access to real-time user, card, and transaction data enable a deep understanding of program performance that drives successful business outcomes.
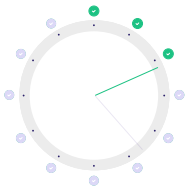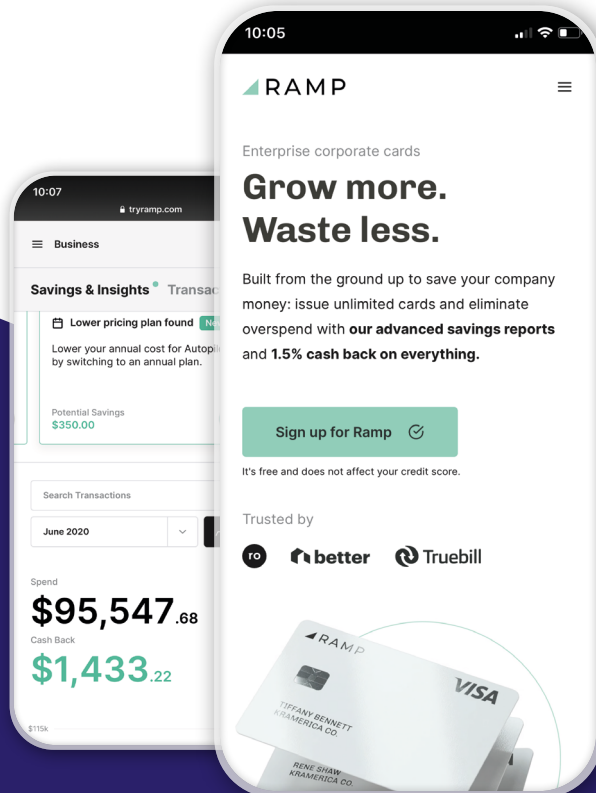
Minimize time on task

The modern design and intuitive user interface reduces the time it takes for users to issue cards, manage tokens, and handle a variety of administrative tasks. In a few simple steps, the majority of self-service actions can be successfully completed.

What our customers are saying

RAMP

"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

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About Marqeta

Marqeta powers modern payment solutions for companies, innovating new services and process flows 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 with ease. Highly configurable, secure, and reliable, Marqeta built its technology from the ground up to help companies bring products to market faster, design seamless user experiences, streamline purchase flows, and reduce fraud risk.

We enable modern payment solutions for:

• Instant card issuing of virtual, tokenized, and physical cards

• Real-time funding using our exclusive Just-in-Time (JIT) Funding feature

• In-app provisioning to digital wallets and customizable webhooks

• Full program management resources and PCI compliance tools

• Actionable data insights, reporting, and advanced analytics tools with our applications

Marqeta is the global standard for modern card issuing.