

# Credit

## Build the credit card you've always imagined with the speed and flexibility of a modern platform

### Overview

Credit cards remain one of the most popular ways to pay among consumers — in the U.S., consumers owned over 530 million credit cards at the end of Q1 2022<sup>1</sup>. Surprisingly, the technology that backs this popular payment method hasn't changed significantly since the 70s, and today's fintechs, brands, and banks have limited ability to customize their programs and adapt them to changing customer needs.

### Solution

Marqeta's modern card issuing platform gives financial innovators the speed to market and level of control they need to create the next-generation of credit cards with flexibility to support unique use cases. This is powered by an intuitive workflow experience and suite of APIs that enables businesses to easily configure the parameters of their desired card program and customer experience.

#### Embed your credit experience into your brand experience

Enable a native, end-to-end credit card experience in your app or website with over a hundred credit-specific APIs.

#### Bring new innovative rewards to market

Design hyper-flexible programs that reward users for more than just their spend and in real-time, creating recurring moments to connect with your users.

#### Scale on a platform engineered for transparency and flexibility

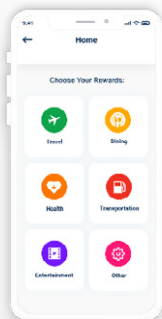
Leverage real-time data insights with webhooks and unlock unique spending use cases with Gateway Just-in-Time Funding.

<sup>1</sup> Federal Reserve Bank of New York, Q1 2022 Household Debit and Credit Report

# We give you the tools, you design the experience

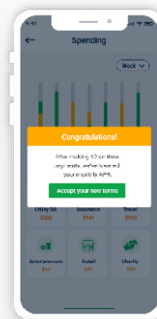
Leverage Marqeta's modern credit issuing platform and APIs to create credit experiences your users will love.

## You could build:



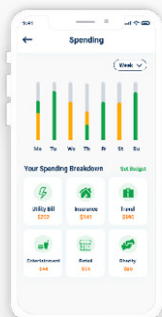
### Rewards

Allow your users to choose their top rewards categories each month based on their shopping habits or reward users with incentives linked to your ecosystem of products such as an investing or crypto account.



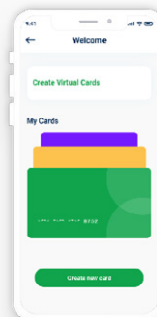
### Account parameters

Identify a group of users that is making monthly payments but is not utilizing their card significantly. Selectively lower APRs and send them a notification to encourage spending.



### Spending insights

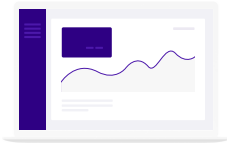
Use merchant category code (MCC), merchant ID, time, date, and other real-time data from Marqeta to provide your users a comparison of their weekly spend by category vs. their



### Virtual cards

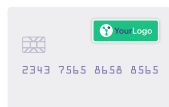
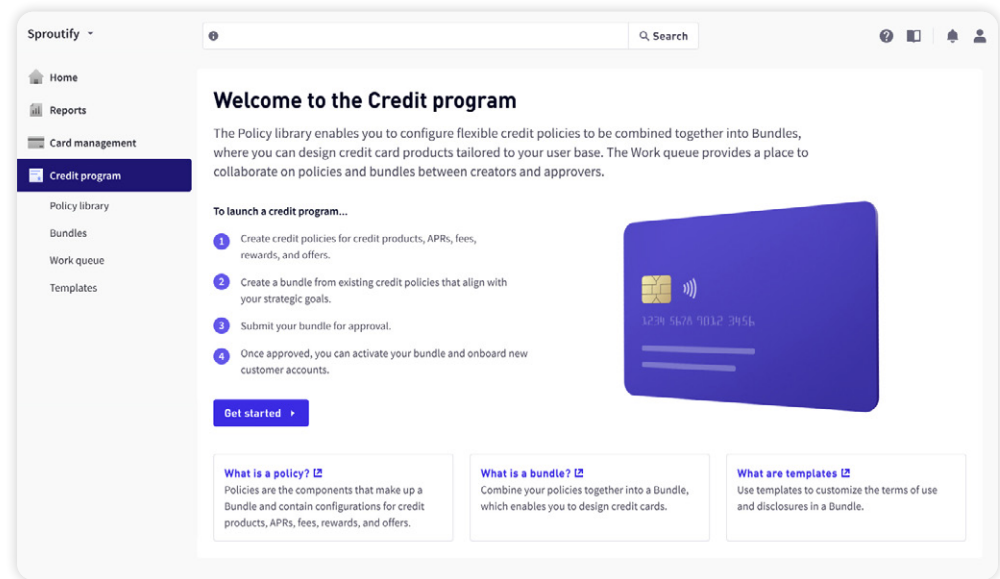
Allow users to instantly create separate, single-use virtual cards for purchases at online merchants where they don't want to use their primary card.

# Launch your credit card program



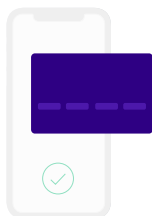
## Marqeta Dashboard

Design the foundational components of your card and get to market faster via an intuitive user interface. Utilize built-in product creator/approver workflows to enforce internal controls and reduce business risk.



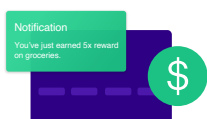
## Card fulfillment

Personalize the look and feel of your cards with custom logo design, messaging, and graphics that reinforce your brand. Optimize your card product by managing users, card inventory, and fulfillment via our APIs or in the Marqeta Dashboard.



## Instant account creation and card issuing

Open accounts with an instant credit decision via API with the user's individual parameters. Create virtual cards and instantly provision into popular digital wallets such as Apple Pay and Google Pay to enable spending upon credit approval.



## Rewards

Leverage Marqeta's rewards engine to design differentiated value propositions using multiple user data points. Reward in real-time and allow flexible redemptions such as cash back or rewarding back into your ecosystem of products (e.g, investment account).

# Manage your credit card program



## Card controls

Manage controls at the card level to customize the cardholder experience and reduce risk, including card activation, merchant/MCC, and turn card on/off.



## Payment processing

Enable ACH credit card payments that can be set to be paid in the future or on an auto-payment schedule.



## Account management

Leverage API access to the system of record at the account level to make updates to credit limits, APRs, fees, rewards, and other parameters in real time.



## Statementing

Produce branded monthly statements for your users with all data as required by the Consumer Financial Protection Bureau (CFPB).



## Risk management

Leverage RiskControl, Marqeta's suite of risk management tools built specifically for card issuers, to securely authenticate users and authorize transactions.



## Disclosures

Instantly generate and send all applicable regulatory disclosures for users at the time of application and account opening.



## Disputes

Dispute a transaction and capture the outcome in the system of record to reflect all applicable credit regulations.

## Gain insights from your program



### Webhooks

Receive webhooks for real-time updates on all key events across the credit journey and provide instant notifications to users in your mobile app to build engagement.



### Data Insights

Access all data required for program management, settlement, and analytics via APIs or custom reports. Retrieve data at the account, card, and transaction level in real time to provide users custom spend analysis and budgeting tools.

Leverage our pre-integrated partners to quickly bring your product to market.

#### Our partnership with Deserve



Integrate to the all-in-one, digital-first Credit Card as a Service platform from Deserve, with Marqeta's credit card issuing and processing technology built-in.

#### Our partnership with FNBO

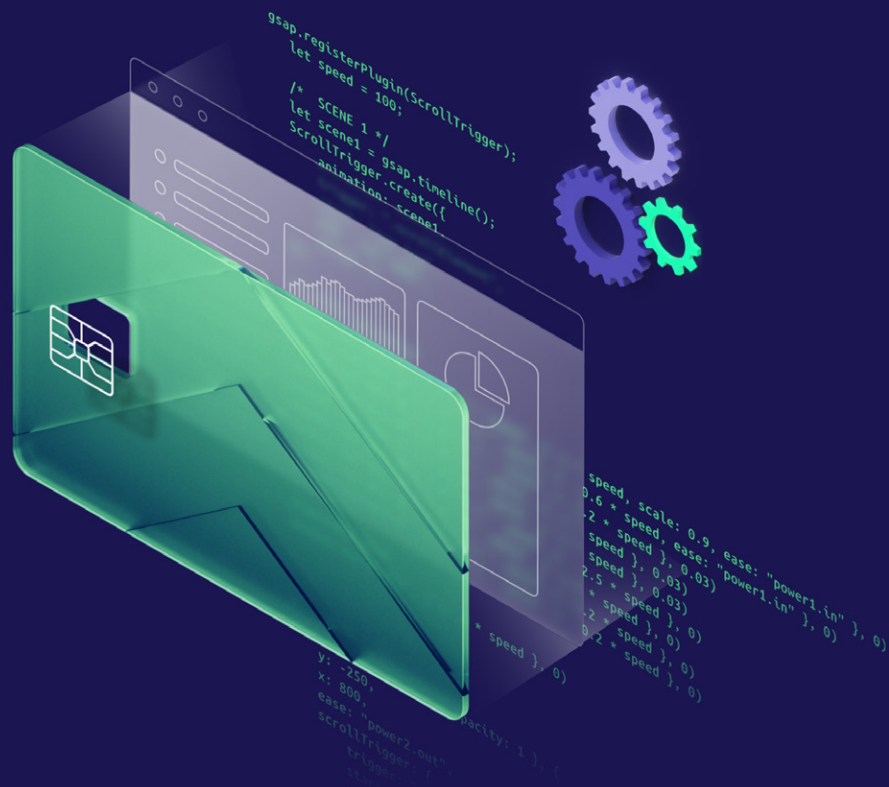


From credit decisioning to customer service, combine the decades of co-brand program management experience of top bank issuer FNBO with the modern APIs of Marqeta.

## Already managing a credit program?

# Transform your credit program without starting from scratch

Marqeta's extensible platform architecture enables you to integrate only what you need to launch or upgrade an existing credit card program. Our natively-built APIs and webhooks make it easy to connect into your existing workflows.



## Are you interested in leveraging Marqeta Credit Products?

If you are a current customer, please reach out to your Customer Success Manager.

If you would like to build a custom card program with Marqeta, please contact us [here](#).