



Marqeta Delivers AI-Driven Risk Decisioning to Enhance Real-Time Fraud Prevention

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NEWS HIGHLIGHTS:

- Marqeta enhances its Real-Time Decisioning (RTD) offering with an AI-powered risk score that enables customers to prevent payment fraud while reducing false declines.
- Trained on Marqeta transaction data, the offering strengthens Marqeta's suite of risk services that protects against fraud at every stage of the cardholder journey.
- Marqeta continues to enable innovation with the unique capabilities of its comprehensive modern card issuing platform.

OAKLAND, Calif.--(BUSINESS WIRE)--Mar. 31, 2026-- [Marqeta, Inc.](#) (NASDAQ: MQ), the modern card issuing platform, today announced it enhanced its Real-Time Decisioning (RTD) offering with an AI-powered risk score that analyzes transaction risk levels at the point of the authorization decision. With the new integrated capabilities, Marqeta enables its customers to make smarter, data-driven risk assessments to prevent payment fraud and reduce false declines. Part of its suite of risk services, the company's RTD offering allows customers to create custom rules and controls to manage fraud.

The risk score is integrated into Marqeta's platform, analyzing proprietary transaction data from its card programs to detect risk patterns specific to each customer's use cases. The score evaluates 300+ real-time transaction attributes against historical behavioral patterns, automatically adapting to unique cardholder behaviors and market shifts. This enables customers to assess each transaction's risk level, take immediate action, and run risk scenarios that are based on their actual cardholder data—all with millisecond-level response times.

Payment fraud is getting more sophisticated, with global payment fraud expected to rise by 153% between 2025 and 2030¹. With this level of sophistication, fraud detection models need to be able to detect new fraud patterns and stay ahead of developing threats. Marqeta addresses this challenge by combining its RTD authorization rules with the predictive power of machine learning in order to continuously identify new fraud patterns and fight against emerging threats.

"Today's fraud threats are evolving faster than ever, requiring businesses to keep pace as they scale their card programs," said Anthony Peculic, Marqeta's Interim Chief Product Officer. "By embedding AI-powered controls and advanced machine learning into the authorization process, we enable customers to expand confidently while also strengthening their fraud defense as they scale."

Marqeta's suite of risk services, [RiskControl](#), includes Know Your Customer (KYC), 3D Secure, Real-Time Decisioning (RTD), and end-to-end disputes management. Learn more about Marqeta's Real-Time Decisioning product [here](#).

About Marqeta

Marqeta makes it possible for companies to build and embed financial services into their branded experience—and unlock new ways to grow their business and delight users. The Marqeta platform puts businesses in control of building financial solutions, enabling them to turn real-time data into personalized, optimized solutions for everything from consumer loyalty to capital efficiency. With compliance and security built-in, Marqeta's platform has been proven at scale, processing nearly \$400 billion in annual payments volume in 2025. Marqeta is certified to operate in more than 40 countries worldwide and counting. Visit www.marqeta.com to learn more.

Forward-Looking Statements

This press release contains "forward-looking statements" within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements expressed or implied in this press release include, but are not limited to, quotations and statements relating to Marqeta's products and services; and statements made by Marqeta's senior leadership. Actual results may differ materially from the expectations contained in these statements due to risks and uncertainties, including, but not limited to: any factors creating issues with changes in domestic and international business, market, financial, political and legal conditions; and those risks and uncertainties included in the "Risk Factors" disclosed in Marqeta's Annual Report on Form 10-K, as may be updated from time to time in Marqeta's quarterly and periodic filings with the SEC, available at www.sec.gov and Marqeta's website at [http://investors.marqeta.com](https://investors.marqeta.com). The forward-looking statements in this press release are based on information available to Marqeta as of the date hereof. Marqeta disclaims any obligation to update any forward-looking statements, except as required by law.

¹ Juniper Research. (2025). *Fraud detection & prevention in banking market report 2025–2030*. Juniper Research.
<https://www.juniperresearch.com/research/fintech-payments/fraud-security/fraud-detection-prevention-banking-market-report/>

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