

MARQETA, INC.

PAYMENTS INNOVATION COMMITTEE CHARTER

The Payments Innovation Committee (the “Committee”) of the Board of Directors (the “Board”) of Marqeta, Inc. (the “Company”) will be appointed by the Board to perform the duties and responsibilities set forth in this Charter.

I. General Statement of Purpose

The purpose of the Committee is to provide oversight and guidance to the Company on the Company’s innovation and technology approach and to assist the full Board in understanding, evaluating and approving investment decisions relating to research, development, growth and deployment of new technologies as well as innovative opportunities with respect to existing technologies.

II. Composition

The Board will appoint the members of the Committee and may replace or remove any member with or without cause. The Committee will have a number of members as determined from time to time by the Board.

The Board may designate one member of the Committee to be Chair (the “**Chair**”). The Chair (or, in the Chair’s absence, a member designated by the Chair or the Committee) will preside at each meeting of the Committee, set the agendas for the Committee meetings and report regularly to the Board regarding the Committee’s activities. In the absence of the Board’s designation, the Committee may designate a Chair by majority vote of the Committee members, provided that the Board may replace any Chair designated by the Committee at any time.

III. Responsibilities

The Committee shall assist the Board in its oversight of the goals and objectives of the Company’s approach to innovation and technology, including, technological initiatives and research, development and engineering programs. In the furtherance of this purpose, the Committee shall have the following authority and responsibilities:

- a. To periodically offer advice and insights regarding innovation and technology and capabilities, including technology initiatives and research, development and engineering programs, customer engagement initiatives, and competitive scans;
- b. To review significant fintech issues and trends relevant to the Company’s business;
- c. To periodically review the overall intellectual property approach and related risks; and

- d. To conduct an annual review of the Committee's performance and periodically assess the adequacy of its charter and recommend changes to the Board as needed.

IV. Additional Authority

Engagement of Advisors

The Committee may conduct or authorize studies of matters within the Committee's scope of responsibilities, and may retain, at the Company's expense, such consultants or advisers as it deems necessary.

V. General

1. The Committee will meet as often as it determines necessary to carry out its duties and responsibilities, but no less than twice annually. The Committee may meet in person or by telephone or video conference. A majority of the members of the Committee will constitute a quorum for purposes of holding a meeting and the Committee may act by vote of a majority of members present at a meeting. In lieu of a meeting, the Committee may act by unanimous written consent in accordance with the Company's certificate of incorporation.
2. The Committee may invite to its meetings other Company management and such other persons as the Committee deems appropriate in order to carry out its responsibilities. All Board members may attend meetings excluding executive sessions or during other portions of the meeting where attendance would be a conflict of interest.
3. Minutes are kept of each meeting of the Committee, and the Committee must regularly update the Board regarding its actions.
4. The Committee may delegate its authority when it deems it appropriate and in the best interests of the Company and when such delegation would not violate applicable law, regulation or the securities exchange on which the Company's securities are listed or SEC requirements.
5. The Committee may perform such other functions as the Board may request.
6. In performing its oversight function, the Committee will be entitled to rely on advice and information it receives from management, as well as other experts, advisers and professionals with whom it may consult.
7. The Committee is authorized to request that any officer or employee of the Company, the Company's outside legal counsel, or any other professional retained by the Company to meet with the Committee or its members or advisers either with or without management present during such discussions.

8. The Committee is authorized to incur ordinary administrative expenses in performing its duties.
9. While the members of the Committee have the duties and responsibilities set forth in this Charter, nothing contained in this Charter is intended to create, or should be construed as creating, any responsibility or liability of members of the Committee, except to the extent otherwise provided under applicable federal or state law.

ADOPTED: August 1, 2024

EFFECTIVE: August 1, 2024