UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): August 25, 2026

MARQETA, INC.
(Exact name of registrant as specified in its charter)

Delaware	**001-40465**	**27-4306690**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

180 Grand Avenue, 6th Floor
Oakland, California 94612

(Address of principal executive offices, including zip code)

Registrant's telephone number, including area code: **(510) 671-5437**

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Class A common stock, $0.0001 par value per share	**MQ**	**The Nasdaq Stock Market LLC (Nasdaq Global Select Market)**

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

Appointment of Chief Product Officer

On August 25, 2026, Marqeta, Inc. (the "Company") announced the appointment of Eugenia Gibbons as Chief Product Officer, effective August 31, 2026. In this role, Ms. Gibbons will lead the product organization.

Ms. Gibbons, age 53, will join Marqeta from Intuit where she has served as General Manager of the Consumer Money Business since April 2025. Prior to joining Intuit, Ms. Gibbons was at SoFi Technologies, Inc., which she joined in August 2018, where she served as Senior Vice President and Business Unit Leader for SoFi Money, establishing the Consumer Banking Business Unit. Prior to SoFi, Ms. Gibbons was the Global Head of Digital Sales and Customer Engagement at BBVA from January 2016 to July 2018, where she oversaw digital sales, marketing, and customer engagement initiatives. Earlier in her career, Ms. Gibbons spent several years at Bank of America where she held progressively senior leadership roles. She previously held roles as a Corporate Strategy and Research Consultant at Liberty Mutual Group, a Senior Consultant at Hexacta, and a Business Analyst at Accenture. Ms. Gibbons also served as a Board Member of Santander México, S.A., from May 2023 to July 2025. Ms. Gibbons holds a B.Sc. from Universidad Nacional de Rosario in Argentina and an M.B.A. from Harvard Business School.

There are no family relationships between Ms. Gibbons and any executive officer or director of the Company, there are no understandings or arrangements between Ms. Gibbons and any other person pursuant to which Ms. Gibbons was appointed as Chief Product Officer, and Ms. Gibbons has no transactions reportable under Item 404(a) of Regulation S-K.

Ms. Gibbons' initial annual base salary as Chief Product Officer will be $475,000 and she will be eligible for an annual incentive bonus of 75% of her annual base salary, which currently would be governed by the Company's existing Executive Bonus Plan. Ms. Gibbons will be granted a one-time discretionary sign-on bonus of $250,000 contingent on remaining employed by the Company for at least one year. She will be granted Restricted Stock Units ("RSUs") having an approximate value of $8,075,000 that will vest over approximately three years as follows, provided she remains in continuous service through the applicable vesting date: (i) with respect to the first 1/3 of the RSUs, on the first quarterly "vesting date" occurring after the one-year anniversary of the vesting commencement date and (ii) with respect to an additional 1/12th of the RSUs, on each quarterly vesting date thereafter. She will be granted Performance Stock Units ("PSUs") with an estimated value of $1,425,000 ("PSU Value"), where the PSU Value shall be converted into a number of PSUs by dividing the PSU Value by the average closing market price of one share of the Company's Class A common stock for the twenty (20) consecutive trading day period ending on the last trading day prior to the Grant Date, rounded down to the nearest whole share. PSU grants are typically granted for the executive team in the 1st quarter of each year. The performance-based vesting terms that apply to the PSUs will be the same goals and targets that apply to each executive team member. The provisions of Ms. Gibbons RSUs and PSUs will otherwise be subject to the provisions of the Company's standard forms and the Company's 2021 Stock Option and Incentive Plan. Ms. Gibbons will be eligible for severance and change in control benefits under the Company's Executive Severance Plan.

The foregoing description of the offer letter does not purport to be complete and is qualified in its entirety by reference to the complete text of the agreement, a copy of which will be included as an exhibit to the Company's future SEC filings.

A copy of the press release regarding this announcement is attached to this Form 8-K as Exhibit 99.1

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit Number	Description
99.1	Press release issued by Marqeta, Inc., dated August 25, 2026.
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

	MARQETA, INC.
Date: August 25, 2026	/s/ Patti Kangwankij
	Patti Kangwankij
	Chief Financial Officer

Marqeta Announces Appointment of Eugenia Gibbons as Chief Product Officer

OAKLAND, Calif., August 25, 2026 — Marqeta, Inc. (NASDAQ: MQ), the modern card issuing platform, today announced the appointment of Eugenia Gibbons as the Company's Chief Product Officer, effective August 31, 2026. Gibbons will lead the Company's product organization, overseeing strategy, design, and execution across Marqeta's product suite.

Gibbons brings extensive experience leading businesses end-to-end, with a track record of building and scaling high-growth businesses in banking, payments and lending, while leading large cross-functional teams across product, engineering, design, risk, and operations. She will join Marqeta from Intuit, where she served as General Manager of the Consumer Money Business. Prior to Intuit, Gibbons was Senior Vice President and Consumer Banking Business Unit Leader at SoFi Technologies, Inc. Before SoFi, Gibbons was Global Head of Digital Sales and Customer Engagement at BBVA, where she oversaw digital sales, marketing, and customer engagement. Earlier in her career, she held leadership roles at Bank of America, Liberty Mutual Group, Hexacta, and Accenture.

"Eugenia's combination of product leadership, financial services expertise, technical understanding, and operating experience make her the ideal leader to build on our momentum and propel Marqeta's solutions into their next chapter," said Mike Milotich, CEO of Marqeta. "She has a proven track record of building and scaling enterprise businesses, and we look forward to welcoming her to the team. Her leadership will be instrumental in further advancing our product strategy and delivering the capabilities that enable our customers' success."

"Marqeta has built a differentiated platform at the center of modern payments innovation, and I'm thrilled to join this talented team at such an exciting time in the company's journey," said Gibbons. "I look forward to working closely with our customers, partners, and teams across the company to deepen Marqeta's impact across the industry."

Through the unique capabilities of its modern card issuing platform, Marqeta enables payment possibilities and accelerates customer innovation. Across consumer and commercial card programs, the Company's solutions provide businesses with greater control and agility in issuing credit and debit payment credentials.

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. Marqeta is not a bank, a lender or a money transmitter. Marqeta provides a technology platform to enable its customers to build out products using services offered by its bank or licensed partners. 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 our growth, value creation, technology, products, business and strategy. Actual results may differ materially from the expectations contained in these statements due to risks and uncertainties, including, but not limited to, the following: any factors creating issues with changes in domestic and international business, technology, market, product, 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 periodic filings with the SEC, available at www.sec.gov and Marqeta’s website at http://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.

Media Contact

Jessica Miller
press@marqeta.com