

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 4)*

Marqeta, Inc.

(Name of Issuer)

Class A Common Stock, \$0.0001 par value per share

(Title of Class of Securities)

(CUSIP Number)

06/30/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☐ Rule 13d-1(b)
- ☐ Rule 13d-1(c)
- ☒ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

- 1

Names of Reporting Persons

Jason Gardner

Check the appropriate box if a member of a Group (see instructions)
- 2

☐ (a)

☐ (b)
- 3

Sec Use Only

Citizenship or Place of Organization
- 4

UNITED STATES

Number of Shares	5	Sole Voting Power
Beneficially Owned by Each Reporting Person With:	609,631.00	Shared Voting Power
	6	
	9,396,980.00	
		Sole Dispositive Power
	7	
	609,631.00	
		Shared Dispositive Power
	8	
	9,396,980.00	
Aggregate Amount Beneficially Owned by Each Reporting Person		
	9	11,999,943.00
Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)		
	10	☐
Percent of class represented by amount in row (9)		
	11	11.51 %
Type of Reporting Person (See Instructions)		
	12	IN

SCHEDULE 13G

Item 1.

Name of issuer:

(a)

Marqeta, Inc.

Address of issuer's principal executive offices:

(b)

180 Grand Avenue, 6th Floor, Oakland, CA 94612

Item 2.

Name of person filing:

(a)

This Statement is filed by Jason Gardner, c/o Marqeta, Inc., 180 Grand Avenue, 6th Flr., Oakland, CA 94612. Jason Gardner is a resident of the United States.

Address or principal business office or, if none, residence:

(b)

This Statement is filed by Jason Gardner, c/o Marqeta, Inc., 180 Grand Avenue, 6th Flr., Oakland, CA 94612. Jason Gardner is a resident of the United States.

Citizenship:

(c)

This Statement is filed by Jason Gardner, c/o Marqeta, Inc., 180 Grand Avenue, 6th Flr., Oakland, CA 94612. Jason Gardner is a resident of the United States.

Title of class of securities:

(d)

Class A Common Stock, \$0.0001 par value per share

(e)

CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(a)

☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);

(b)

☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);

(c)

☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);

(d)

☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);

(e)

☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);

(f)

☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);

- (g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (j) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

The shares beneficially owned and percentage of beneficial ownership reported herein reflect the effect of the 1-for-4 reverse stock split that became effective on June 30, 2026 and include: 11,999,943 shares which includes (i) 3,556,343 shares of Class A Common Stock and 4,856,369 shares of Class B Common Stock held by the Gardner 2008 Living Trust dated March 22, 2008 for which Mr. Gardner serves as co-trustee, and exercises voting and investment control, (ii) 492,134 shares of Class B Common Stock held by the Jason Gardner 2025 GRAT dated May 14, 2025 for which Mr. Gardner is trustee, (iii) 492,134 shares of Class B Common Stock held by the Jocelyne Gardner 2025 GRAT dated May 14, 2025 for which Mr. Gardner's spouse is trustee and (iv) 609,631 shares of Class B Common Stock subject to outstanding options exercisable within 60 days of June 30, 2026. Also includes 73,332 shares of Class A Common Stock and 1,920,000 shares of Class B Common Stock held by trusts for the benefit of Mr. Gardner's children, for which shares Mr. Gardner disclaims beneficial ownership and exercises no voting or investment control. These shares of Class B Common Stock are being included for completeness.

Percent of class:

- (b) 11.51% (percentage ownership is calculated based on 95,915,584 shares of Class A Common Stock outstanding as of June 30, 2026, assuming that only the shares of Class B Common Stock held by Mr. Gardner were converted into Class A Common Stock and assumes that the 609,631 shares of common stock underlying the stock options are deemed outstanding pursuant to SEC Rule 13d-3(d)(1)(i)). In the event that all outstanding shares of Class B Common Stock were converted into shares of Class A Common Stock, the percentage ownership reported in row 11 above would be 11.46%. %

- (c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

609,631 shares (See item 4(a) above).

(ii) Shared power to vote or to direct the vote:

9,396,980 shares (See item 4(a) above).

(iii) Sole power to dispose or to direct the disposition of:

609,631 shares (See item 4(a) above).

(iv) Shared power to dispose or to direct the disposition of:

9,396,980 shares (See item 4(a) above).

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

Not Applicable

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Jason Gardner

Signature: /s/ Jason Gardner

Name/Title: Jason Gardner

Date: 07/17/2026