

Anti-Slavery Statement

This Statement provides information on the steps Marqeta Inc. ("Marqeta") has taken to eradicate slavery and human trafficking from within its own organization, as well as its supply chains. In addition, this Statement is intended to address any applicable disclosure requirements of the UK Modern Slavery Act of 2015, as amended, Australia's Modern Slavery Act 2018, and/or other similar laws and regulations. Marqeta is committed to good corporate citizenship and the highest ethical standards. To facilitate the fulfillment of these commitments, Marqeta established and maintains appropriate measures to safeguard against the occurrence of human rights abuses, modern slavery and related human trafficking within its organization and supply chain, as further detailed in this Statement.

About Us

Our Structure

Marqeta, Inc. is a publicly listed financial technology company traded on the NASDAQ under the symbol MQ, with its global headquarters located at 180 Grand Avenue, 6th Floor, Oakland, California, USA. The company maintains operations across multiple regions, including offices in the United States, the United Kingdom, Poland, and Australia (through its subsidiary, Marqeta Australia Pty Ltd). Marqeta conducts its business through a network of subsidiaries and affiliated entities in various jurisdictions. Oversight of the company's activities is provided by its Board of Directors, while executive leadership is responsible for the day-to-day management and operational execution.

Our Operations

Marqeta provides clients with a card-issuing platform that enables digital, physical, and tokenized payment options. Its open APIs are designed to allow third parties to rapidly develop and deploy innovative card-based products and payment services without having to develop the underlying

technology. The company's workforce includes personnel across technology, compliance, customer support, and operations, serving clients in financial services, technology, and payments industries.

As of December 31, 2025, Marqeta employed 1338 individuals globally, reflecting a 8.78 % increase from the previous year. The workforce spans engineering, product, marketing, finance, and operations, supporting the company's diverse services and global expansion.

Marqeta processed a Total Processing Volume (TPV) of \$380 billion, highlighting the company's substantial role in the global payments ecosystem and its capacity to handle large-scale transactions securely and efficiently.

Our Supply Chain

Marqeta works with a diverse range of suppliers to support its global operations. These suppliers are primarily located in the United States.

The goods and services we procure include professional services (such as consulting, contingent labor, and legal counsel), technology infrastructure (including hardware, software, and telecommunications), financial services solutions (including market data and fintech platforms), and facilities-related services (including leases).

We engage our suppliers on both long-term and short-term arrangements, depending on the nature of the services and business requirements.

Values, Policies And Training

Marqeta is committed to acting ethically and with integrity in its business relationships, aiming to ensure that modern slavery and human trafficking are not taking place anywhere in its business. This commitment is reflected through this Statement and Marqeta's Code of Business Conduct and Ethics (the "Code"). All Marqeta employees are encouraged to raise

concerns, including potential violations of the Code, company policies and applicable laws. Marqeta provides different mechanisms by which concerns can be raised, including the Marqeta Compliance/Ethics Hotline. The Hotline is operated by an independent third-party, and is available either by phone or online 24 hours a day, 7 days a week, in multiple languages, through which concerns can be raised anonymously. Marqeta does not tolerate any form of retaliation for raising concerns in good faith, asking questions, or participating in an investigation. All Marqeta employees are trained on the Code upon hire and undergo mandatory annual refresher training thereafter. This training includes information about Marqeta's Compliance/Ethics Hotline and other tools, and familiarizes employees with the system that allows Marqeta to track and resolve modern slavery, human rights violations, or other issues that may arise. In addition, in fiscal year 2025, Marqeta provided additional human trafficking awareness training to all employees. In 2025, Marqeta maintained a risk-based due diligence process to assess, identify, and mitigate risks of modern slavery and human trafficking within its supply chains. This process considers risk factors such as the geographic location and industry sector of suppliers, applying appropriate levels of due diligence based on the identified risks. Also, Marqeta maintains a Supplier Code of Conduct which specifically calls attention to human trafficking issues and other human rights concerns in supply chains. The Supplier Code of Conduct sets out Marqeta's expectations for ethical conduct within the supply chain.

Effectiveness

Marqeta monitors human trafficking and slavery risks based on the geographic locations in which it conducts business. While Marqeta has operations, suppliers and sales and distribution in numerous countries around the world, the large majority of its operations and supply chain partners are located in more economically developed countries that have been found by independent assessments (such as the U.S. Department of State's Trafficking in Persons report) to be at lower risk for human rights violations, including slavery and human trafficking. Marqeta also monitors

completion of training on our Code to help it assess the effectiveness of its efforts.

Modern Slavery Risks

Risk Management

Marqeta applies a risk-based approach to identifying and mitigating modern slavery and human trafficking risks across its operations and supply chains. The company proactively manages potential risks by implementing policies, codes of conduct, and employee training. This approach reflects Marqeta's view that any form of modern slavery is a severe and unacceptable breach of human rights, and the company is committed to preventing such practices within its business and supply chains.

Assessing Our Risks

As part of its ongoing operations, Marqeta reviews its business activities, supplier relationships, and organizational practices to assess potential risks of modern slavery and human trafficking. Particular attention is given to suppliers who provide services or products to Marqeta, ensuring that any exposure to higher-risk areas is monitored and mitigated through due diligence processes.

Our Employees

Marqeta strives to create a supportive, fair, and rewarding workplace that attracts and retains skilled professionals. The workforce includes employees across technology, compliance, customer support, and operations roles. Given the highly skilled nature of its staff, Marqeta considers the risk of modern slavery occurring within its own workforce to be low. The company complies with employment laws in all jurisdictions in which it operates and ensures fair pay, safe working conditions, and the right for employees to leave employment with reasonable notice. Marqeta conducts background checks on all potential employees, as permitted by law, to verify identity, age, and right to work. Additional support includes

resources to help employees manage work-life balance, personal growth, and mental wellbeing.

Our Supply Chain

Marqeta's supply chain includes technology providers, cloud service vendors, professional and corporate service providers, payment network partners, financial institutions, and facilities and office suppliers. The company recognizes that modern slavery risks are higher in supply chains involving lower-skilled or temporary labor, labor-intensive operations, or where there is a higher proportion of migrant workers. Marqeta implements a risk-based due diligence process for its suppliers, considering factors such as geographic location, industry sector, and service type.

Our Clients

Marqeta provides a modern card-issuing platform and payment services to clients across the financial services, technology, and payments sectors. While the company operates primarily as a service provider rather than a financial institution with direct retail customer relationships, it maintains robust anti-money laundering (AML) controls and customer identification and verification practices, where applicable. These controls indirectly help to mitigate the risk of modern slavery and human trafficking by reducing the likelihood that Marqeta's products or services are used to facilitate illicit activities or conceal the proceeds of exploitation.

Through its due diligence processes, Marqeta assesses clients and partners based on their ownership structure, jurisdictional footprint, and nature of business activity. This approach enables the company to identify potential risk factors and ensure that its relationships align with Marqeta's ethical standards and commitment to responsible business practices.

Risks Consultation Process

Marqeta has prepared this statement in consultation with the entities it owns and controls, as well as relevant stakeholders responsible for

implementing and overseeing its compliance and ethical governance programs.

The development of this statement involved collaboration across multiple departments, including Legal, Risk & Compliance, Human Resources, Vendor Management, and Corporate Legal, to ensure a comprehensive understanding of the company's operations and supply chains. Each entity within the Marqeta group was consulted to identify potential risks of modern slavery, assess existing controls, and confirm alignment with Marqeta's group-wide policies and standards.

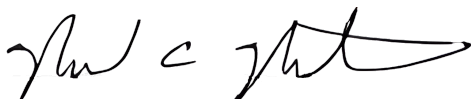
Going Forward

Marqeta intends to take the following further steps to combat the occurrence of slavery and human trafficking:

- Continue to monitor the legal landscape in the countries in which we operate and implement any additional measures, as appropriate.
- Awareness efforts for Marqeta's Supplier Code of Conduct.
- Engage in additional training and awareness.
- Incorporate provisions addressing anti-slavery and human trafficking into supplier contracts, particularly in cases where heightened risks have been identified.

This Statement was approved by the Board of Directors, being the principal governing body of Marqeta Inc. on January 28, 2026.

Signed:

A handwritten signature in black ink, appearing to read "Mike Milotich", written in a cursive style.

Mike Milotich

Chief Executive Officer and Director of Marqeta, Inc.

January 2026