POWERING ACCOUNT-ENABLED CARD PROGRAMMES ACROSS 30 EUROPEAN MARKETS

NEXT GEN BANKING. POWERED BY THE LATEST TECHNOLOGY.

" Europe represents one of our most important growth markets, and bringing these tools to multinational and regional businesses enables them to build the innovative payment experiences that are crucial to their success."

- Anthony Peculic
Interim Chief Product Officer, Marqeta

CHALLENGE

Scaling across Europe means navigating multiple payment schemes, currencies, and regulatory regimes – all while making cards, accounts, and money movement work as one. Fragmented infrastructure slows launches, drains capacity, and turns every new market into a fresh integration challenge.

APPROACH

Marqeta collaborated with Banking Circle, as their licensed European bank and leading payments infrastructure provider, to simplify this complexity across 30 markets.

The collaboration pairs Marqeta's card issuing and programme management with Banking Circle's regulated European banking rails, each operating within its respective regulatory permissions and responsibilities.

OUTCOME

Businesses can now design card programmes that work in lockstep with their accounts and payment flows, accelerating settlement, sharpening cash visibility, and easing crossborder expansion where permitted under applicable regulatory frameworks. Cards and payments no longer operate as separate components, but as one cohesive financial product built to scale across 30 European markets.

Banking Circle's solutions enabled Marqeta to:

- **Run card programmes directly alongside multi-currency accounts**, removing the need for separate integrations and simplifying how funds move across products
- **Process European payments through SEPA Credit Transfer**, streamlining collections and payouts across markets
- **Move funds in near real-time with SEPA Instant**, improving speed and liquidity positioning across supported markets

"Our role is to provide the regulated banking and payment infrastructure that enables partners to scale confidently across Europe. By combining account functionality and money movement with Marqeta's card issuing platform, we're supporting more seamless payment experiences for businesses operating across borders."- Mikkel Grønlykke, President, Banking Circle

WHAT'S AHEAD

As embedded finance evolves, collaborations between card platforms and regulated banks will play a central role in unlocking growth and innovation across Europe within applicable regulatory frameworks.

DISCLAIMERS