Riskified and Marqeta Partner to Sharpen Card Issuer Authorization Decisions and Help Reduce False Declines

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The integration brings Riskified's pre-authorization risk intelligence into Marqeta's modern card issuing platform, helping issuers approve more legitimate ecommerce transactions

NEW YORK & OAKLAND, Calif.--(BUSINESS WIRE)--Aug. 5, 2026-- Riskified (NYSE: RSKD), a global leader in ecommerce fraud and risk intelligence, today announced a partnership with Marqeta (NASDAQ: MQ), the global modern card issuing platform, to give card issuers on Marqeta's platform access to Riskified's pre-authorization risk intelligence. The integration helps issuers make more accurate authorization decisions, approve more legitimate transactions, and reduce false declines across Marqeta's issuing portfolio.

False declines remain one of ecommerce's most costly and least visible problems. According to 2023 research by PYMNTS Intelligence and Nuvei, false declines put an estimated $157 billion in U.S. ecommerce sales at risk, with $81 billion ultimately lost even after consumers attempted to complete their purchases through subsequent payment attempts. Because issuers typically make authorization decisions with limited visibility into the broader merchant-consumer relationship, they too often decline legitimate orders alongside genuinely fraudulent ones.

Through the integration, Riskified will provide enriched, pre-authorization risk intelligence, powered by insights from its global network of merchant transaction data, directly into Marqeta's card issuing platform. This gives issuers using Marqeta additional context on an order before it reaches authorization, helping them distinguish trustworthy customers from fraudulent activity with more precision than transaction data alone allows. The integration aims to mirror what Riskified has already demonstrated with other issuer partners: sharper authorization decisions, fewer false declines, and a better experience for cardholders shopping with Riskified merchants.

"Marqeta built the modern platform that category-leading card issuers actually want to issue on: flexible, API-first, built for speed. Pairing that with Riskified's global risk intelligence means issuers on Marqeta's platform don't have to choose between saying yes to good customers and managing risk effectively. This is how payment success gets built at scale," said Jeff Otto, Chief Marketing Officer at Riskified.

"By teaming up with Riskified, we're able to leverage their global merchant network and smart decisioning to help maximize payment success for our customers," said Anthony Peculic, Interim Chief Product Officer at Marqeta. "Marqeta is constantly sharpening our risk management tools to stay ahead of fraud, and layering Riskified's pre-authorization risk intelligence into our Real-Time Decisioning offering gives our customers a sharper risk management toolkit, which has been demonstrated to increase authorization rates, cut false declines and reduce chargebacks."

Riskified's issuer partnerships have already shown measurable impact. In a 30-day period, another top-tier U.S. card issuer, leveraging data from Riskified's merchant network, increased authorization rates across a ticketing merchant, gaming merchant, and online retailer by 5.9%, 1.4%, and 1.6%, respectively, and reported cutting false declines by 25% with certain Riskified merchants. On the merchant side, athletic apparel retailer Lorna Jane saw its bank authorization rate rise from 82% to 95% after implementing Riskified's pre-authorization decisioning, alongside a reduction of more than 90% in chargebacks.

The integration strengthens Marqeta's Real-Time Decisioning offering, leveraging richer merchant data to feed into its AI-powered predictive risk score, helping reduce fraudulent transactions and increase authorization rates for its customers. By integrating Riskified's pre-authorization risk intelligence, Marqeta can extend this model to its network of card programs and issuing customers, providing a similar path to improved authorization accuracy without added fraud risk. For merchants, the partnership helps increase approvals for legitimate orders, while issuers gain additional intelligence to make more confident authorization decisions.

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. Visit www.marqeta.com to learn more.

About Riskified

Riskified (NYSE: RSKD) empowers businesses to unleash ecommerce growth by outsmarting risk. Many of the world's biggest brands and publicly traded companies selling online rely on Riskified for guaranteed protection against chargebacks, to fight fraud and policy abuse at scale, and to improve customer retention. Developed and managed by the largest team of ecommerce risk analysts, data scientists, and researchers, Riskified's AI-powered fraud and risk intelligence platform analyzes the individual behind each interaction to provide real-time decisions and robust identity-based insights. Learn more at riskified.com.

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