

## Marqeta & Upside Integration Guide

### Purpose

This document outlines the steps required for a Card Issuer to complete an integration leveraging the Marqeta + Upside partnership.

Marqeta APIs and webhook events are referenced in this document. This information can be found in the [Marqeta Docs](#) section.

### Partnership overview

Upside has completed an integration to Marqeta's APIs for the purpose of significantly reducing the integration effort required by an Issuer to add Upside's services to their offering. Via the integration, Upside and Marqeta take ownership of tracking and communicating cardholder, card, and transaction data, so this data is not required to be passed from the Issuer to Upside.

### Integration

This integration works with the existing Upside implementation to reduce the workload on the Issuer. This does not cover all integration pieces required to run an offer program powered by Upside. Specifically, this integration does not cover the offers that will be displayed in your offer program. Please review the Upside documentation for a full sense of an integration and what is required.

### Prerequisites

To utilize this integration, you must:

1. Utilize Marqeta as your card processing solution or plan to switch to Marqeta.
2. Design the UX of the merchant offers program, including integration with Upside's Partner APIs and surfacing Upside's merchant-funded, cash-back offers to your end users.

### Integration steps

1. Issuer provides permission to Upside to utilize the Issuer's Marqeta sandbox environment credentials.
2. Upside configures the Issuer's Marqeta sandbox environment to receive events from Marqeta's webhook.

- a. Note: Marqeta currently allows a maximum of 5 active webhooks per Issuer environment. The Issuer must ensure there is at least 1 webhook available for Upside to utilize.
3. Upside works with the Issuer to validate that all transaction data received from Marqeta is identical to what the Issuer receives.
4. Upside works with the Issuer to validate that all card and cardholder data received from Marqeta is identical to what the Issuer sends Marqeta.
5. Issuer integrates with Upside’s [Offer Reconciliation Webhook](#) to receive notification when cardholders receive earnings for an offer.
6. Issuer integrates with the [Upside Offer endpoints](#) to display the merchant offers available to their cardholders.
7. Issuer works with Upside to validate that the full solution works in the sandbox environment.
8. Issuer provides permission to Upside to utilize the Issuer’s Marqeta production environment credentials.
9. Upside stands up the same integration for Production as above and validates with the Issuer, finalizing the implementation.

### Data mapping

The below tables outline the data that Upside uses from Marqeta to enable the Issuer’s offers program. Not all fields returned in Upside’s API will be sourced from Marqeta and they are not shown in the tables.

### User events

Upside receives [Marqeta Account Holder transition event types](#) for when a user is created.

Marqeta Field <a href="#">Marqeta Users</a> , for reference	Upside Field
user_token	PartnerUserUUID
Email	Not Required
first_name	Not Required
last_name	Not Required

postal_code	Not Required
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### Card events

Upside currently receives the following [card transition event types](#) from Marqeta as well as the corresponding [Digital Card Transition Events](#):

1. state.activated
2. state.reinstated
3. state.suspended
4. State.terminated

Marqeta Field <a href="#">Marqeta Cards</a> , for reference	Upside Field
user_token	PartnerUserUUID
last_four	card.last4
pan	card.first6
last_name	Not Required
postal_code	Not Required

### Transaction events

Upside currently receives the following [transaction event types](#) from Marqeta:

1. authorization
2. authorization.clearing
3. Pindebit

Note: The data mapping for the transaction events below also apply to Upside's [Offer Reconciled Webhook](#).

Marqeta Field <a href="#">Marqeta Transactions</a> , for reference	Upside Field <a href="#">Upside Offer</a> for Reference
token	Offer UUID
user_token	PartnerUserUUID

user_transaction_time	transactionDate*
settlement_date	reconciledAtISO8601
amount	grandTotalSpent
state	state
card_acceptor.name	siteName
card_acceptor.street_address	location.address1
card_acceptor.city	location.locality
card_acceptor.state	location.region
card_acceptor.zip	location.postalcode
card.last_four	cardLastFour
card.pan	cardFirstSix Note: Upside receives a masked PAN, only showing BIN and Last 4.
currency_code	currency
card_acceptor.mid	merchantId*
card_acceptor.name	description*
network_reference_id	transactionId*

Note:

- Upside fields with an asterisks (\*) are only relevant for specific integrations. Consult your Upside Account Manager with questions.
- The [Reconciliation Webhook](#) will return the finalized offer, user earnings, and transaction details.