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Total Card, Inc. Reaches Agreement with SelfScore

TCI Will Provide Industry Leading Credit Processing and Call Center Servicing Solutions

Sioux Falls, SD: Total Card, Inc. (TCI), an industry leading third-party servicer has reached an agreement with SelfScore to provide credit processing and call center servicing solutions for the new SelfScore MasterCard® program. The SelfScore program is the first dedicated MasterCard® product designed for creditworthy international students in the U.S. who are overlooked by traditional FICO scoring models.

“We are excited to work with SelfScore and assist them in launching a credit card program designed for international students who have been overlooked in the past,” says Greg Ticknor, President, TCI. “Working together, we look forward to providing our industry-leading support to help SelfScore with serving the over 1 million international students who currently study in the U.S.”

“We’re proud to build a platform for opening the U.S. credit market to international students while simultaneously validating alternative means of credit scoring,” says Kalpesh Kapadia, CEO, SelfScore. “This sends a message to financial institutions that the tide is shifting. Partnering with industry leaders like TCI and Celtic Bank amplifies that message.”

TCI will manage the SelfScore MasterCard® program on the First Data credit processing platform, and provide ongoing support functions including new account processing, customer service, back office and transactional support servicing, and inbound/outbound collections. Accounts will be issued by Celtic Bank, a Utah Chartered Industrial Bank, Member FDIC.

About Total Card, Inc.

Founded in 2000, TCI is a privately held corporation headquartered in Sioux Falls, South Dakota. TCI specializes in development of customized processing and servicing solutions, and partners with a broad array of clients in the MasterCard®/Visa® credit card, private label credit and third-party recovery industries

About SelfScore

[SelfScore](#) opens the U.S. financial system to deserving but underserved audiences using alternative metrics and data. In 2016, we’re connecting international students with fair credit before expanding into other products and populations. Accounts are issued by Celtic Bank, a

Utah Chartered Industrial Bank, Member FDIC. SelfScore is a venture-backed financial startup whose investors include [Accel Partners](#), [Aspect Ventures](#), [Fenway Summer Ventures](#) and [Pelion Venture Partners](#). Follow us on [Facebook](#) and [Twitter](#), subscribe to our newsletter, [The Score](#), and check out the latest news on our frequently updated [blog](#).

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