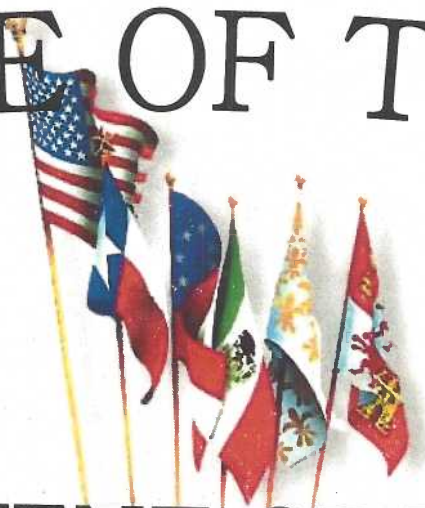


STATE OF TEXAS



DEPARTMENT OF BANKING

LICENSE NUMBER 3147

Whereas, the Deputy Banking Commissioner of Texas, acting under the provisions of the Texas Finance Code, Chapter 151, hereby grant to:

Veem Payments Inc.
50 Osgood Place, Suite 200
San Francisco, California 94133

authority to engage in the business of money transmission.

This license is non-transferable.

In testimony whereof I have hereunto subscribed my name
on this day of June 29, 2017.


Deputy Banking Commissioner of Texas

Established
1905