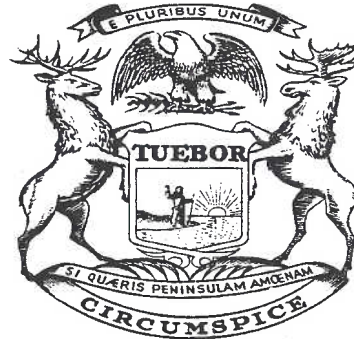


State of Michigan



License No. MT 0020507

Department of Insurance and Financial Services Lansing, Michigan

This is to certify that, effective July 31, 2017

VEEM PAYMENTS INC.

50 Osgood Place Suite 200

San Francisco, CA 94133

is hereby duly LICENSED in the State of Michigan in accordance with the provisions of Act No. 250, Public Acts of 2006, the Money Transmission Services Act. This License is not transferable or assignable.



Patrick M. McPharlin, Director

July 31, 2017

Date

This certificate shall be conspicuously displayed in the place of business specified herein.