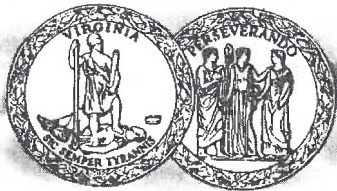


COMMONWEALTH OF VIRGINIA



STATE CORPORATION COMMISSION BUREAU OF FINANCIAL INSTITUTIONS

LICENSE NO. MO-332

THIS IS TO CERTIFY THAT:

VEEM PAYMENTS INC.

having met the requirements of law, is authorized to engage in the business of money transmission, under the provisions of Chapter 19 of Title 6.2 of the Code of Virginia, at or in:

50 Osgood Place, Suite 200, San Francisco, California 94133

IN WITNESS WHEREOF, *I have set my hand this* second

day of November, 2017, *at Richmond, Virginia.*

E. J. Face, Jr., Commissioner of Financial Institutions

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

This license is to be displayed conspicuously where business is transacted