

STATE OF OHIO



DIVISION OF FINANCIAL INSTITUTIONS

License Number DMT 43

I, F. Scott O'Donnell, Superintendent of Financial Institutions, do hereby certify that NetSpend Corporation, Austin, Texas, has complied with all the pertinent statutory requirements and is authorized to act as a transmitter of Ohio instruments through the issuance of Checks in the State of Ohio in accordance with the terms and subject to the limitations set forth in Section 1315.01 to 1315.99, inclusive, of the Ohio Revised Code and such rules and regulations as may from time to time be prescribed by the Superintendent of Financial Institutions pursuant thereto.

Given under my hand and official seal at Columbus, Ohio, this 29th day of December, 2004.

by

A handwritten signature in black ink, appearing to read "F. Scott O'Donnell", written over a horizontal line.

Superintendent of Financial Institutions