Electronic Articles of Incorporation For

P02000028301 FILED March 14, 2002 Sec. Of State

UNIVERSAL CARD SERVICES, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

UNIVERSAL CARD SERVICES, INC.

Article II

The principal place of business address:

224 DATURA STREET 1315 WEST PALM BEACH, FL. 33401

The mailing address of the corporation is:

224 DATURA STREET 1315 WEST PALM BEACH, FL. 33401

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

100

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Article V

The name and Florida street address of the registered agent is:

DANIEL J IMPERATO 224 DATURA STREET 1315 WEST PALM BEACH, FL. 33401

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: DANIEL J. IMPERATO

Article VI

The name and address of the incorporator is:

DANIEL J. IMPERATO 224 DATURA STREET, 1315 WEST PALM BEACH, FL 33401

Incorporator Signature: DANIEL J. IMPERATO

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D DANIEL J IMPERATO 224 DATURA STREET #1315 WEST PALM BEACH, FL. 33401

Title: P JOHN B SKINNER 224 DATURA STREET, #1315 WEST PALM BEACH, FL. 33401