

**Electronic Articles of Incorporation
For**

P06000082074
FILED
June 15, 2006
Sec. Of State
thampton

S. CARREKER, 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:

S. CARREKER, INC.

Article II

The principal place of business address:

1089 EASTWOOD BRANCH DRIVE
JACKSONVILLE, FL. 32259

The mailing address of the corporation is:

1089 EASTWOOD BRANCH DRIVE
JACKSONVILLE, FL. 32259

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:

1000

Article V

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

GEORGE S CARREKER
1089 EASTWOOD BRANCH DRIVE
JACKSONVILLE, FL. 32259

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

P06000082074
FILED
June 15, 2006
Sec. Of State
thampton

Registered Agent Signature: GEORGE S. CARREKER

Article VI

The name and address of the incorporator is:

B.A. FLOWERS, INC.
644 CESERY BOULEVARD
SUITE 280
JACKSONVILLE, FL 32211

Incorporator Signature: BEVERLEE A. FLOWERS

Article VII

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

Title: PST
GEORGE S CARREKER
1089 EASTWOOD BRANCH DRIVE
JACKSONVILLE, FL. 32259