Electronic Articles of Incorporation For

P14000015818 FILED February 19, 2014 Sec. Of State msolomon

PANORAMA PAYMENT SYSTEMS, 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:

PANORAMA PAYMENT SYSTEMS, INC.

Article II

The principal place of business address:

12200 WEST COLONIAL DRIVE SUITE 303 WINTER GARDEN, FL. 34787

The mailing address of the corporation is:

12200 WEST COLONIAL DRIVE SUITE 303 WINTER GARDEN, FL. 34787

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: 10,000,000

Article V

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

GARY JOHNSON 8731 S BAY DRIVE ORLANDO, FL. 32819

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

Registered Agent Signature: GARY JOHNSON

Article VI

The name and address of the incorporator is:

RYAN PETERSON 6300 8TH STREET

VERO BEACH, FL 32968

Electronic Signature of Incorporator: RYAN PETERSON

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: D GARY JOHNSON 8731 S BAY DRIVE ORLANDO, FL. 32819

Title: D LAWRENCE LIPMAN 11100 CIMMARRON DRIVE ENGLEWOOD, CO. 80111 P14000015818 FILED February 19, 2014 Sec. Of State msolomon