We certify that:

TILIA, INC.

is authorized to engage in the business of MONEY TRANSMISSIONS in Puerto Rico from the following address:

945 Battery Street
San Francisco, California 94111

under the provisions of Act No. 136 of September 21, 2010, as amended, known as the "Act to Regulate the Money Services Business". This license will remain in effect until December 31, 2019 and can be renewed upon the payment by the concessionaire of the corresponding annual fees on the dates prescribed by law.

Issued in San Juan, Puerto Rico, on January 2, 2019.

Iris Nereida Jiménez
Assistant Commissioner