State of Idaho

Department of State.

CERTIFICATE OF AUTHORITY
OF

CHEX SYSTEMS, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of **CHEX SYSTEMS, INC.** for a Certificate of Authority to transact business in this State, duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to **CHEX SYSTEMS, INC.**

to transact business in this State under the name **CHEX SYSTEMS, INC.** and attach hereto a duplicate original of the Application for such Certificate.

Dated **August 01, 1991**

SECRETARY OF STATE

Corporation Clerk

CAU 779

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

To the Secretary of State of Idaho

RECEIVED

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

'91 AUG 1 AM 9 18

1. The name of the corporation is _____ Chex Systems, Inc. _____

2. The name which it shall use in Idaho is _____ Chex Systems, Inc. _____

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of _____ Minnesota _____ .

4. The date of its incorporation is _____ December 17, 1985 _____ and the period of its duration

is _____ Perpetual _____ .

5. The address of its principal office in the state or country under the laws of which it is incorporated is

1550 East 79th Street #700, Minneapolis, MN 55425

6. The address to which correspondence should be addressed, if different from that in item 5.

Same as Above

7. The street address of its proposed registered office in Idaho is _____

300 North 6th Street, Boise, ID 83701

_____ , and the name of its proposed

registered agent in Idaho at that address is _____ C T Corporation System _____ .

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
Currently ChexSystems provices account verification service to over 7000 Financial Institutions representing over 51000 locations across the United States via interstate telephone lines. We operate in compliance with the Fair Credit Reporting Act. We intend to add a Collection Service to our existing operations for our customers wishing to participate. Initially we will contact

9. The names and respective addresses of its directors and officers are: debtors reported to us by creditors via
a letter series. This service is
provided in compliance with the Fair
Debt Collection Practises
Act.

Name	Office	Address
Harold Haverty	Director	1080 West County Road F, Shoreview, MN
Philip Meyer	President	1550 East 79th Street, Minneapolis, MN
William Woodruff	Vice President	1550 East 79th Street, Minneapolis, MN
Dianne Austgen	V.P./Controller	1550 East 79th Street, Minneapolis, MN

(continued on reverse)

Name	Office	Address

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: __July 29, 1991__

Chex Systems, Inc.
_____
(Corporation Name)

By _Philip G. Meyer_____
     Its President/XXXXXXXXXX *(please specify)*

and _Dianne Custa_____
     Its Secretary XXXXXXXXXXXXXX*(please specify)*

STATE OF __Minnesota__)
) ss:
COUNTY OF __Hennepin__)

I, __Lisa A. Merry_____ , a notary public, do hereby certify that on

this __29TH__ day of __July_____ , 19 __91__ , personally appeared before

me __Philip Meyer_____ , who being by me first duly sworn, declared that (s)he

is the __President_____ of __Chex Systems, Inc._____

_____ .

that (s)he signed the foregoing document as __President_____ of the corporation and that the statements therein contained are true.

_Lisa A. Merry_____
Notary Public

State of Minnesota

SECRETARY OF STATE

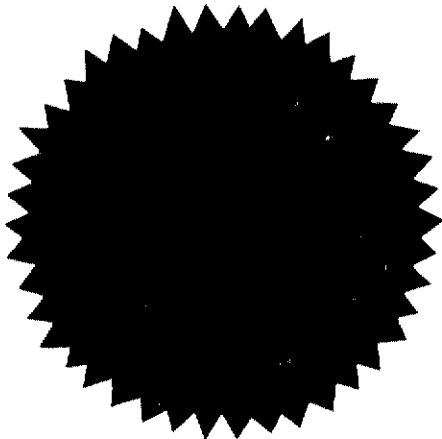### Certificate of Good Standing

I, Joan Anderson Growe, Secretary of State of Minnesota, do certify that: The corporation listed below is a corporation formed under the laws of Minnesota; that the corporation was formed by the filing of Articles of Incorporation with the Office of the Secretary of State on the date listed below; that the corporation is governed by the chapter of Minnesota Statutes listed below; and that this corporation is authorized to do business as a corporation at the time this certificate is issued.

Name: Chex Systems, Inc.

Date Formed: 12/17/1985

Chapter Governed By: 302A

This certificate has been issued on 05/31/91.

Joan Anderson Growe
Secretary of State.