CERTIFICATE

Pursuant to Section 2.20 of National Instrument 54-101

TO: Ontario Securities Commission, British Columbia Securities Commission, Alberta Securities Commission and Nova Scotia Securities Commission

RE: Annual and Special Meeting of Shareholders of Hank Payments Crop. (the "**Corporation**") to be held on November 18, 2022 (the "**Meeting**")

In connection with the Meeting, the undersigned, being an officer of the Corporation, hereby certifies for and on behalf of the Corporation, and not in his personal capacity, that:

(a) the Corporation has made arrangements to have proxy-related materials for the Meeting sent in compliance with the applicable timing requirements of National Instrument 54-101 – "Communication with Beneficial Owners of Securities of a Reporting Issuer" (the "**Instrument**");

(b) the Corporation has arranged to have carried out all of the requirements of the Instrument in addition to those described in paragraph (a) above; and

(c) the Corporation is relying upon section 2.20 of the Instrument to abridge the time periods prescribed by sections 2.2(1) and 2.5(1) of the Instrument applicable to the Meeting.

DATED the 14th day of October, 2022.

HANK PAYMENTS CORP.

Per: *"Ashish Kapoor"*
Ashish Kapoor
Chief Financial Officer