

April 16, 2015

RE: OTCOB Annual Certification

- a. Payment Data System's ("Company") securities are registered pursuant to Section 12(g) of the Act.
- b. The Company is current in its' reporting obiligations as of the most recent fiscal year end and any subsequent quarters and that such information has been posted on EDGAR.
- c. The Company profile displayed on www.otcmarkets.com is current and complete as of the latest practicable date, and includes the total shares outstanding, authorized, and in the public float as of that date.
- d. The attorneys who worked on the Company's most recent annual report, including firm and attorney name of outside counsel: Amy Trombly, Trombly Business Law, PC, 1434 Spruce Street, Suite 100, Boulder, CO 80302.
- e. The Company has no third party providers engaged by the Company, its' officers, directors or controlling shareholders, during the period from the Company's fiscal year end to the date of this OTCQB Certification, to provide investor relations services, public relations services, or other related services to the Company including promotion of the Company or its' securities; and
- f. Names, address and % of shares owned by all Officers, Directors, and Control Persons (control persons are beneficial owners of more than five percent (5%) of any class of the issuer's equity securities).

THE STATE OF THE STATE OF	Relationship			Stock	Diluted	Diluted
Shareholder	With Issuer	Shares	Ownership	Options	Shares	Ownership
Michael Long, 12500 San Pedro, Suite 120, San Antonio, TX 78216	Chairman & CEO	39,759,169	22.2%	381,833	40,141,002	22.2%
Louis Hoch, 12500 San Pedro, Suite 120, San Antonio, TX 78216	President & COO	39,221,553	21.9%	586,147	39,807,700	22.0%
Robert Evans, PO Box 56, Williamsville, IL, 62693	Private Investor	14,020,000	7.8%	-	14,020,000	7.8%
Data as of 12/31/2014						

Signed by,

Habib Yunus

Chief Financial Officer