

OTCQB Certification

I, Brad Bernstein, CEO and President of FlexShopper, Inc. ("the Company"), certify that:

- a. The Company is registered with the SEC or exempt from SEC registration as indicated below (check one):
- Company is registered under Section 12g of the Exchange Act
 - Company is relying on Exchange Act Rule 12g3-2(b)
 - Company is a bank that reports to a Bank Regulator under Section 12(i) of the Exchange Act
 - Company is a bank that is non-SEC reporting but is current in its reporting to a Banking Regulator
 - Other (describe) _____

b. The Company is current in its reporting obligations as of the most recent fiscal year end and any subsequent quarters, and such information has been posted either on the SEC's EDGAR system or the OTC Disclosure & News Service, as applicable.

c. The Company Profile displayed on www.otcmarkets.com is current and complete as of December 31, 2014 and includes the total shares outstanding, authorized, and in the public float as of that date.

d. The following is a complete list of attorney(s) and law firm(s) who advised or assisted in the preparation of the Company's most recent annual report, including in-house counsel: (If no attorney assisted in putting together the disclosure, indicate the person or persons who prepared the disclosure and their relationship to the company.)

Morse & Morse PLLC

e. The following is a complete list of third party providers, including names and addresses, engaged by the Company, its officers, directors or controlling shareholders, during the period from the Company's prior 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:

FlexShopper briefly used Hayden IR for investor relations in March 2014.

f. Listed below are the names, legal addresses 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). If any of the beneficial shareholders are corporate shareholders, the name and address of the person(s) owning or controlling such corporate shareholders and the resident agents of the corporate shareholders must also be included.

Name	Address (City and State only)	% Shares Owned
Brad Bernstein and his wife, Ilissa Bernstein	19650 Estuary Drive, Boca Raton, FL 33498	6.9%
Frank Matasavage	2736 Cranbrook Dr., Boynton Beach, FL 33436	less than 1%
Morry F. Rubin	17853 Key Vista Way, Boca Raton, FL 33496	13.0%
George Rubin	200 Central Park South, 20th Fl., New York, NY 10019	9.3%
Waterfall Asset Management LLC, Philip Gitler, its managing director and a director of the issuer	1140 Avenue of the Americas 7 th floor New York, NY 10036	28.0%
Carl Pradelli	2911 Banyan Blvd. Circle N.W., Boca Raton, FL 33431	less than 1%
T. Scott King	7289 Sarimento Place, Delray	less than 1%


OTC Markets

	Beach, FL 33446	
Marc Malaga	2700 North Military Trail, Ste 200 Boca Raton, FL 33431	6.1%

Date: April 23, 2015

Name of Certifying CEO or CFO: Brad Bernstein

Title: CEO

Signature: 
(Digital Signatures should appear as "/s/ [OFFICER NAME]")