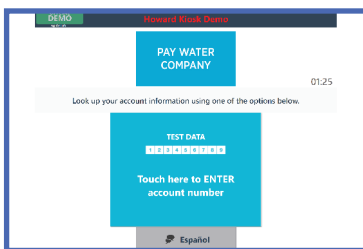


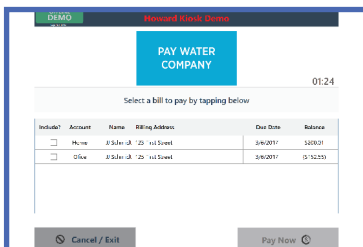
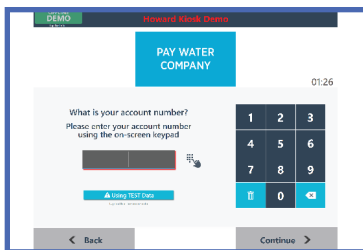
HOWARD KIOSK PAYMENT GUIDE

Thank you for taking an interest in Howard's selection of interactive kiosks. This guide will instruct you on the step-by-step process of making a payment with cash, check or card at any of our machines.

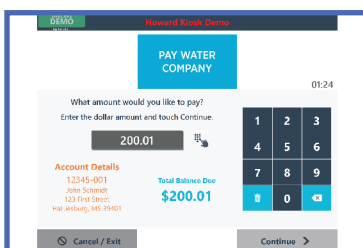


1. Tap the main button on the screen in order to progress to the account information input screen.

Use the number pad to key in your account number and press "Continue" in order to progress to the bill selection screen.



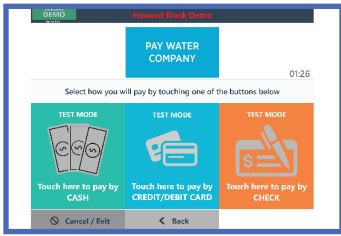
2. Your active bills to be paid are listed on this screen. To make a payment, select whichever bills you wish to pay by tapping their names and proceed by the "Pay Now" button.



3. Use the number pad to key in the dollar amount you wish to pay. Carefully verify your information to ensure it is correct, and tap "Continue" to proceed to the payment options screen.

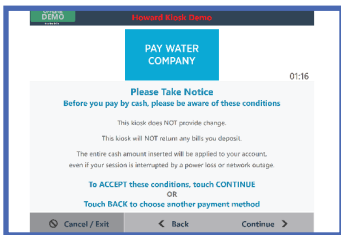
CONTINUED ON BACK

HOWARD KIOSK PAYMENT GUIDE



4. This screen allows you to select your preferred method of payment with either CASH, CREDIT or DEBIT CARD, or CHECK. Tap the payment option you wish to choose in order to process your payment.

NOTE: CHECKS MUST BE COMPLETED IN THEIR ENTIRETY TO BE ACCEPTED.



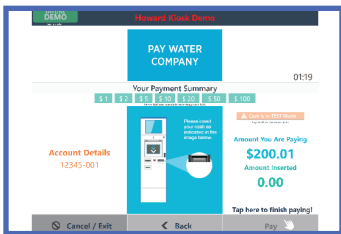
5. This screen provides you with important information regarding the payment process. Please review it carefully to ensure your chosen method of payment is right for you, otherwise you can select "Back" to choose another payment option.

The kiosk does NOT provide change.

The kiosk will NOT return any bills you deposit.

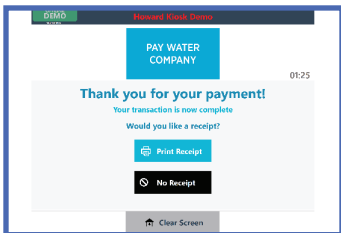
The entire cash amount inserted will be applied to your account, even if your session is interrupted by a power loss or network outage.

In order for your payment to be processed, you will need to accept these conditions by touching "Continue".



6. This screen serves as an overview of your transaction and provides with visual instructions on how to enact the payment method you have chosen.

Please review this information carefully to ensure its accuracy. When you are confident the information is correct, follow the instructions on the screen and tap "Pay" to confirm your payment.



7. This screen confirms the success of your payment and gives you the option to have a receipt printed. If you would like a receipt, select "Print Receipt", otherwise select "No Receipt" to forego a receipt.