

HOWARD INTERACTIVE



RECEIVE THE PEACE OF MIND AND TECHNICAL SERVICES YOU NEED FROM
PROFESSIONALS YOU CAN TRUST.

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THE HOWARD STORY

THE EVOLUTION OF THE HOWARD ADVANTAGE

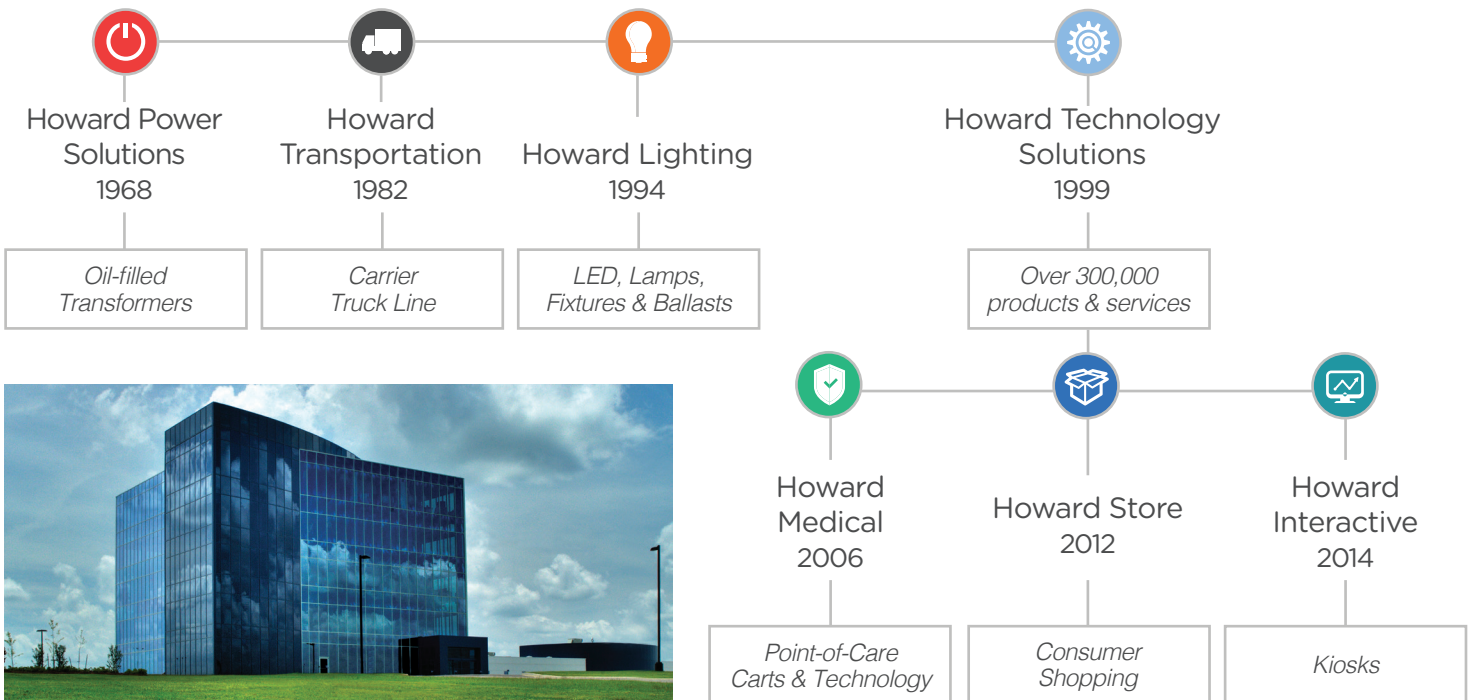
The Howard Advantage starts with being an actual manufacturer by trade, and not simply an integrator of parts. Howard Industries, our parent company, was founded in 1968 by Billy Howard, Sr. Over the past four decades, this company has grown to become the nation's leading manufacturer of distribution transformers, with over 9 million transformers in services throughout the United States and abroad.

Howard's firmly established position as a leader of industry served as the springboard for a new division, which began production of computer technology in 1999, Howard Technology Solutions (HTS). Howard (HTS) designs and manufactures its own desktops, notebooks, and servers, as well as a variety of enterprise mobility solutions. In addition, strategic partnerships with other industry leaders enable us to offer a rich portfolio of over 300,000 name brand products. We have dedicated representatives for each of the products we have listed, who are equipped with the knowledge and expertise to answer questions and assist in the buying process. From purchase and delivery to installation, management, and servicing by industry-certified technicians, Howard is with you every step of the way.

Howard manufacturing and professional services support a variety of vertical markets. We provide government agencies and schools with innovative and affordable technology, help medical facilities maximize productivity, and give businesses an edge by reducing costs and increasing revenue. From single components for small organizations to large-scale solutions for enterprise level operations, Howard supplies superior technology and customizes it to fit your needs.



HOWARD DIVISIONS



ABOUT HOWARD INDUSTRIES

BEST-IN-CLASS PRODUCTS

Point-of-Care Carts and Medication Dispensing Carts

Howard Point-of-Care carts are ergonomically designed for maximum operator convenience and easy maneuverability. Our commitment to providing best-in-class healthcare solutions has resulted in several cart-engineered innovations that have been adopted as industry standards.

Lighting Products

Howard Lighting Products offers a full line of high-quality, fluorescent and HID ballasts, fixtures, and lamps for both commercial and residential uses—safe, energy-saving products.

Our products are in use at numerous government facilities, including Johnson Space Center, Kennedy Space Center, Camp Pendleton, and CIA headquarters at Langley

Technology

We've partnered with the best of the best, Tier 1 companies to offer a lineup of computing devices, scanners, printers, and other technology unmatched by any other point-of-care company in the industry.

BEST-IN-CLASS SERVICES

The Howard Interactive Team is one of the industry-leading service providers, with Technical Specialists nationwide and a successful history of serving clients for more than a decade. In the world of technology, the demand for excellence in a service is a constant challenge. Howard Interactive is ready to assist you in meeting that challenge and exceeding industry requirements and your customers' needs.

- Software Development
- Technical Support
- In-Factory Integration
- On-Site Installation and Integration
- Training Solutions
- Preventative Maintenance
- Premier On-Site Fleet Support
- Network Consulting

ABOUT HOWARD INTERACTIVE

Howard Interactive gives business the power to connect. Our convenient, easy-to-use kiosk and digital signage solutions expand your ability to reach customers and employees, utilizing self-service applications to deliver information, facilitate transactions, print documents securely, and much more. They offer advantages that traditional brick-and-mortar operations cannot provide by being accessible 24/7, while minimizing overhead costs.

Howard Interactive Kiosks, complete with your logo and other brand standards, can establish a fresh, modern company image, reinforce your identity, and assist you in building brand loyalty. Kiosk solutions help keep your business front-and-center in the minds of customers and, even, potential customers.

Howard Interactive knows that good communication and exceptional service pay big dividends in customer loyalty; in fact, Howard's reputation for outstanding customer service is one thing that sets us apart. We have the technical expertise in both hardware and software self-service solutions and the ability to provide sustainable service and support over years to come.



OUR AVAILABLE MODELS



HOWARD THINMAN
INDOOR



HOWARD WALL MOUNT
INDOOR/OUTDOOR



HOWARD ELEMENT
OUTDOOR



HOWARD STEALTH
INDOOR

Kiosk Standard Package

All kiosks come with the following standard package:

15" or 19" Touch Screens

Speakers

Bi-Lingual

Barcode Scanner

Camera

Windows Platform Dual

Encrypted Credit/Debit Card Reader

On-Site Training and Installation

Multiple Database Connections

Web Service Secure Connectivity

Receipt Printer

Customized Programming

SHIPPING INCLUDED



OWNERSHIP

INVEST IN A **KIOSK**, NOT A BUILDING!

CONTRACT = NO CONTROL 100% OWNERSHIP = COMPLETE CONTROL

WE OFFER THAT CONTROL BY GIVING YOU 100% OWNERSHIP!



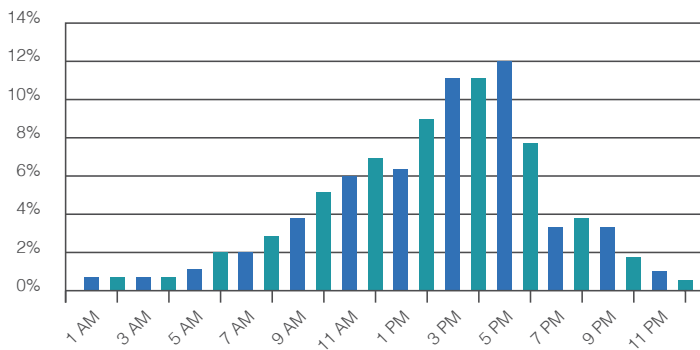
ADVANTAGES/BENEFITS/FEATURES

Software customization	Benefit/Feature
Potential revenue producer/Cost neutrality	Benefit
Low cost offsite payment collection	Advantage/Benefit/Feature
PCI Compliant	Benefit/Feature
Decrease Customer Wait	Benefit
Reliability – Built to last for many years in all weather conditions	Benefit
Customer Service and Support – One call to make for hardware, software and service	Benefit/Feature
Increase communication to members	Benefit
Multi-lingual	Feature
Security – Continuous monitoring of kiosk	Feature
Lower customer service expenses	Benefit
100% Ownership – No middle man for transaction fees	Advantage

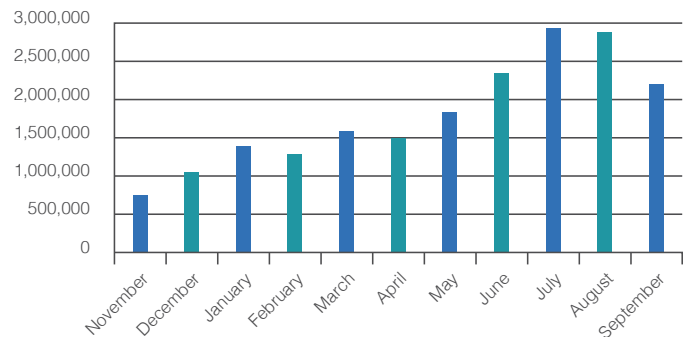
24/7 Accessibility


Reach your customers in peak hours.

Typical Kiosk Usage by Time Segment



Kiosk Usage (Fiscal Year 2014)





**Howard Interactive
Kiosks offer a flexible
array of services that
can be customized to
fit your needs, making
it an ideal solution for:**

Utility
Healthcare
Education
Government
Financial
Gaming
Human Resources
Ticketing
Digital Signage
Retail
Tourism
Security
Retailers/Lockers
Prisons
Parking
Travel



MARKET SOLUTIONS & ADVERTISING

Market Solutions

Kiosks minimize staffing requirements, reduce operating and transaction costs while increasing sales/revenue, foot traffic and efficiency; manage peak traffic flow, add off-hours convenience, and enhance the overall consumer experience, which, in turn, increases customer loyalty. How will your company use them?

Utility	Round-the-clock convenience (24/7) for bill pay and automated power restoration
Healthcare	Non-ER patient check-in, payment, information/insurance updates directory/wayfinding, room look-up
Education	Attendance, schedules, meal cards, announcement/bulletin boards, print station, event ticketing, and visitor check-in
Government	Financial services, video-conferencing, scheduling; bill payment; DMV and university services
Financial	In-store bill payment & multi-function money service solutions
Gaming	Redemption, sports book, event ticketing, digital signage
Human Resources	Solutions integrate with HR automation platforms, including ADP, Oracle, Lawson, PeopleSoft, SAP, etc.
Ticketing & Check-In	Automated ticketing sales, check-in and will-call services
Retail Solutions	Endless aisle kiosks for increased product offerings
Security	Screening and document capture for customs & border protection requirements (traveler enrollment/verification programs)
Lockers	Delivery lockers and phone charging stations
Vending Solutions	Cost-effective sales footprint expansion, theft prevention and secure self-service sales delivery in unattended environments
Green	Recycling, bike rental, etc; can include solar power, low energy consumption components and alternative cooling systems for peak efficiency
Order Entry	We offer a spectrum of ordering application platforms to drive in-store efficiency and profitability

Advertising

Our solution includes a content delivery function to advertise your company's message, community messages and/or a sponsor who wants to pay for ad space. Advertising campaigns are managed by the advertiser, but approved by the owner of the kiosk. Promote products and services, inform and advise-engage the entire customer community.



A photograph of three business professionals in an office setting, overlaid with a teal color filter. A woman in the center is leaning over a desk, looking at documents. A man on the left is wearing glasses and looking down at the papers. A man on the right is also looking at the documents. The background shows window blinds.

REVENUE MANAGEMENT

The Kiosk by Howard Interactive provides the ability to collect cash, credit/debit card, and ACH (e-check) payments, 24/7.



HOWARD INTERACTIVE SOFTWARE SUITE

Kiosk Application/Frontend

The Kiosk Application, or Frontend, is the customizable software that allows customers to look up account information and make payments.

Customization may include the following:

1

Alternate wording (“Enter Account #” vs. “Enter Member ID”, etc.)

2

Matching colors & graphics to reflect your current marketing brand

3

Additional “qualifiers” for account lookup (a PIN to verify, member ID, last 4 digits of the phone number associated with the account, etc.)

Customization

The Howard Kiosk concept is more than just a payment solution. Yes, our kiosk takes payments and works real-time with billing and other software. However, Howard has designed its kiosk to be flexible in other roles. A Howard kiosk can be customized by our staff to reflect the look and feel of your system or billing software. We can change the customer interface to behave the way you want it to interact with your customer. Work with our software specialists to see just how easily we can satisfy your business needs.



HOWARD INTERACTIVE SOFTWARE SUITE

Backend Management Suite

The Backend Management Suite allows kiosk owners and advertisers to manage the kiosk and relationships they own and/or are associated with. The 3 primary purposes for the backend are as follows:

1

Configuration and Monitoring

- Live Map showing kiosk locations can be installed
- Advertising campaigns and individual ads (the owner's own ads or third party advertisers)
- Contacts for the owner account and for each location
- A real-time map of the entire kiosk network with indications for problems (fault conditions)
- Relationships with other payees.

2

Revenue Management

The kiosk provides the ability to collect cash, credit/debit card, and ACH (e-check) payments 24/7. The backend management suite allows owners and payees to manage and report on the revenue.

There are two primary functions within Revenue Management:

Transaction Reporting – viewing, filtering, sorting, and exploring lists of transactions for the whole owner/payee account by location or by kiosk.

Collection Management – viewing how much cash is in a kiosk (and how many bills), then recording and verifying collections when cash is pulled from those machines.

3

Alerts and Repair

We've designed the software to handle these issues gracefully, but when a fault occurs, we learn about it in the Backend. Faults are reported automatically to the owner and Howard Interactive.

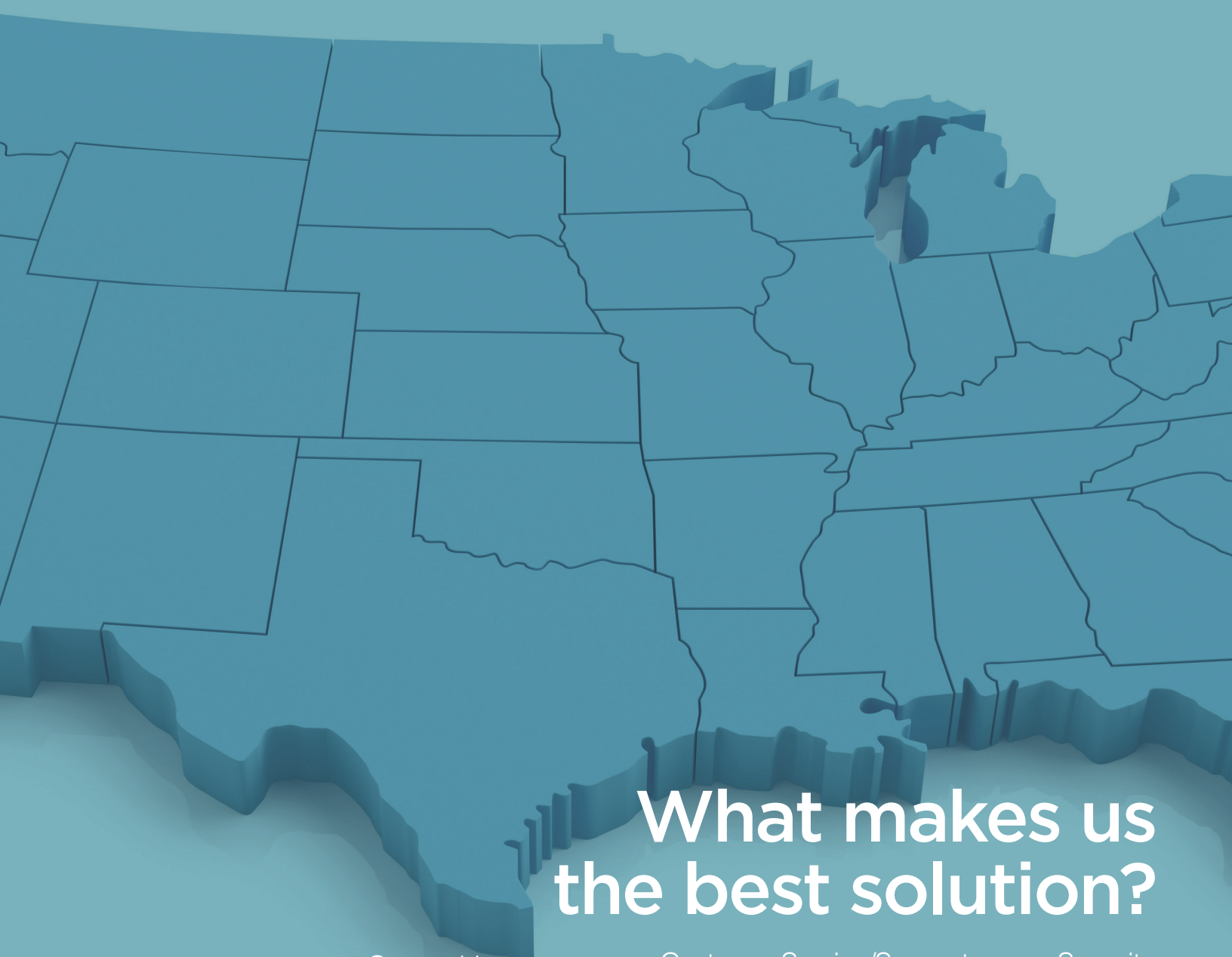
When a fault is reported, it will appear in the backend management suite, and the appropriate contact for the owner will be notified (if a cashbox requires removal, accounting will be alerted; if the kiosk is down, a technical contact will be notified, etc.)

When a problem is noted requiring repairs, the owner can manage Repair Orders in the backend management suite whether they dispatch their own personnel to fix the issue or a Howard technician is required. Health checks are performed every 15 seconds.



What customers are using kiosks?

Approximately 40 million U.S. residents rely on alternative banking.



What makes us the best solution?

- Ownership
- Customer Service/Support
- Security
- Software Customization
- Revenue Potential/Cost Neutrality
- Reliability

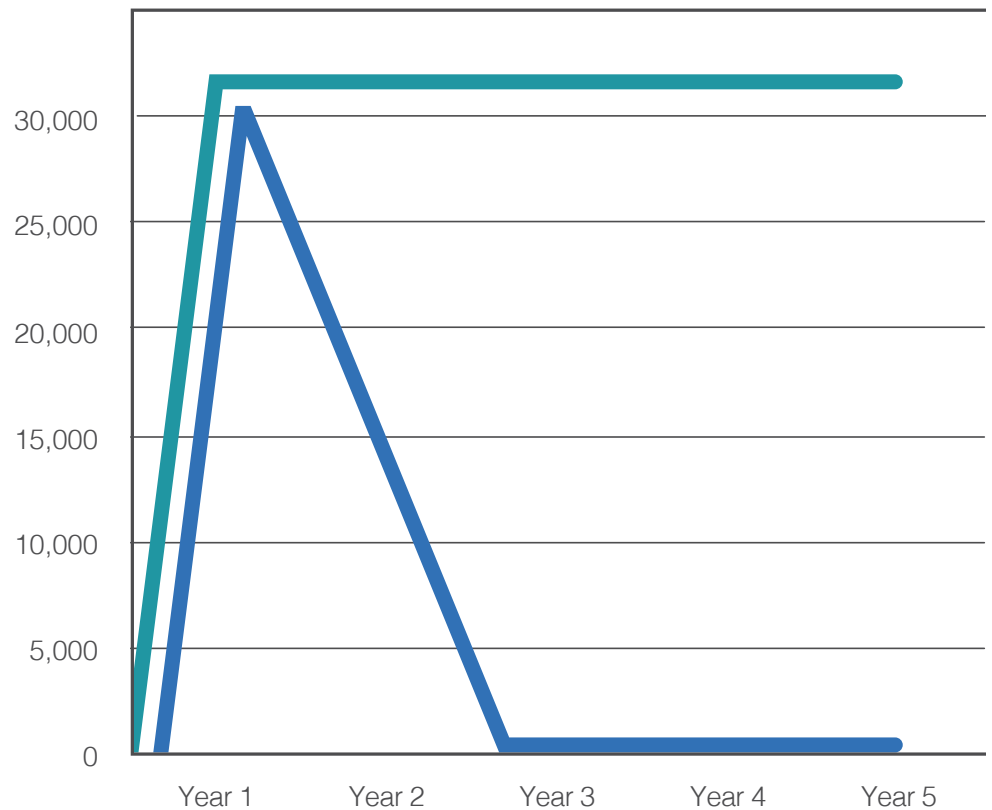


RETURN ON INVESTMENT

Howard offers customers the ability to purchase their kiosk and capitalize their investment over the life of the products.

Return on Investment over 5 Years

Year	Howard	Competitor
1	\$32,256	\$32,256
2	\$0	\$32,256
3	\$0	\$32,256
4	\$0	\$32,256
5	\$0	\$32,256



The estimated cost per year until payoff has been completed and ownership is finalized is shown in the graph above and is based on two transactions per hour with a \$2.00 transaction fee.

The cost savings gained by choosing a Howard over 5 years is \$129,024. These savings can be passed on to your customers or it can be added to your bottom line for more purchasing power.

HOWARD INTERACTIVE KIOSK LIMITED WARRANTY AND RETURN POLICY

Howard Industries, Inc. (Howard) warrants Howard Kiosk's to be free from defects in materials and/or workmanship when in normal use for the specified purchase period from the date of delivery. Parts required to correct any defects during the covered purchase term will be supplied at no charge and will be supported by phone consultation with Howard technical support representatives.

Standard Warranty for all Howard Kiosk is 3-year Manufacturer Hardware Maintenance. Howard will, under the warranty period, repair or replace defective parts with new or serviceable used parts. For end-of-life items comparable replacements may be utilized. The determination of the appropriate replacement method is at the sole discretion of Howard. Howard is the sole owner of all replaced parts from Howard products. The repair or replacement of parts or products does not extend or modify product warranties. Warranty will be voided due to misuse, abuse, modifications, improper operating environment, failure to perform routine maintenance or tampering with installed components.

Howard's toll-free technical support services are available at 888-323-3151, 7-days a week, 24-hours a day, excluding holidays. (See the Howard Technology Solutions website for a listing of holidays.) Parts needed after the warranty period has expired may be purchased from Howard Technology Solutions. Howard does not guarantee the availability of replacement parts for out of warranty equipment. Howard is available to assist with parts acquisition after the warranty period.

If purchased, next business day onsite warranty service is provided for the time period listed on the packing slip or invoice and begins the date of product shipment for the Howard Technology Solutions' Kiosk. The hours of next business day onsite warranty service will be Monday – Friday from 8:00 AM to 5:00 PM CST, excluding Howard Technology Solutions' holidays as published on the Howard Technology Solutions' website at www.Howard.com. Onsite service will be dispatched after telephonic and electronic troubleshooting methods have been completed, and it has been deemed necessary to send onsite personnel. Onsite service will normally be scheduled the next business day after the arrival at the customer site of parts deemed necessary for the repair. Note that delays due to parts availability, unit location, or other factors beyond Howard Technology Solutions' control may impact onsite response time. The dispatched technician will contact and schedule a time convenient with the customer to take place during normal business hours. If the onsite technician arrives at the site at the scheduled appointment time and is unable to perform the required repair due to the site or equipment being inaccessible, the customer will be responsible for all associated costs. It will also be the responsibility of the customer to contact Howard technical support to resubmit a request for on-site repair. (Subject to change without notice.)



CONTACT INFORMATION

If you have any questions about our line of technology partner products, feel free to contact us for more information.

General Information

Toll Free: 1.888.912.3151

Customer Support

Toll Free: 1.888.323.3151

Technical Support

We provide FREE telephone technical support 24/7 (excluding US holidays) for as long as you own your Howard product. Our friendly, US-based team of experts will answer your questions about the product, hardware setup, or installation, and with telephone hold times of typically less than 1 minute!

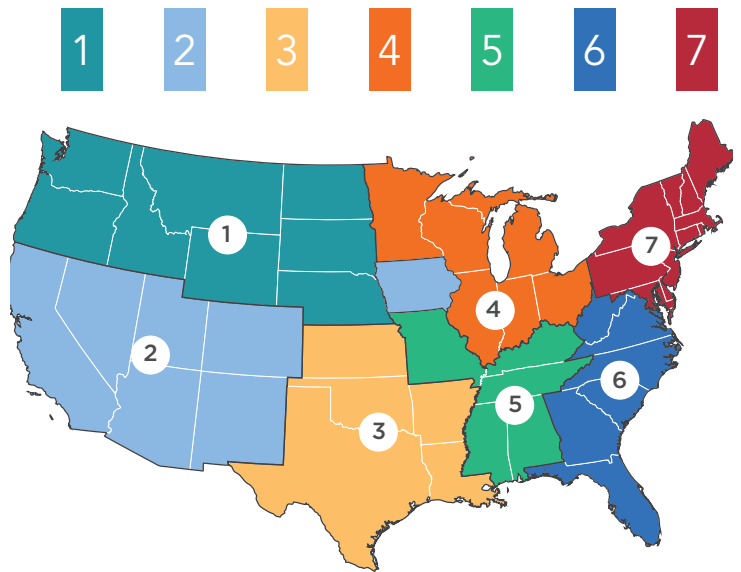
For technical support call 888.323.3151

For Kiosk Inquiries

Please contact Kim Plankers at 601.399.5051 or by email at kiosk@howard.com.

Request a sales representative based on the zone you are interested in.

Zone Key



FUTURE ENHANCEMENTS

- Amber Alert Ability
- Weather Alerts
- HR Application Module
- Service Order Requests
- Other Company Payment Collection
- Pre-Pay Revenue Stream
- Point-Of-Sale options