

# CITI AND FIRETHORN LAUNCH CITI MOBILE FOR CARDS

## *New Mobile Account Management Service Provides Customers With Anytime, Anywhere Access*

NEW YORK, NY (November 18, 2008) – Today, Citi and Firethorn Holdings, LLC, a Qualcomm company (NASDAQ: QCOM), introduced Citi Mobile for Cards, an advanced mobile solution that allows Citi credit card customers to quickly, easily and securely access real-time credit card account information on their mobile phones. Citi Mobile for Cards is now available to AT&T subscribers as part of AT&T Mobile Banking, and to Verizon Wireless customers who download and use the free mobile banking application on Get It Now.

With Citi Mobile for Cards' user-friendly interface, available at [www.CitiCards.com](http://www.CitiCards.com), Citi cardmembers will have immediate and secure access to their credit card account information including:

- Real-time balances
- Available for purchase
- Recent transaction history
- Rewards programs information

“Citi’s goal is to be everywhere our customers need us to be and interact with them however they choose – in person, online, while in transit or on their mobile phone. Citi Mobile for Cards is a testament to how Citi is innovating with mobile phone-based financial services to provide new experiences for customers,” said Raja Rajamannar, chief marketing officer, Citi Global Cards. “By collaborating with best in class technology provider Firethorn, Citi Mobile for Cards is uniquely positioned to meet our cardmembers’ demands for fast, secure, on-the-go account management through their mobile phones.”

Eric Bruno, senior vice president for consumer products at Verizon, said, “In these trying economic times, many customers want immediate access to their account information. By enabling Citi Cards within mobile banking, consumers get another useful tool in taking control over their financial lives. This is a big step forward for our shared customers.”

"This addition to our mobile banking solution gives shared AT&T and Citi customers simplicity and convenience in getting real-time information about their credit card accounts—and right as the holiday shopping season swings into gear,” said Mark Collins, vice president of Voice and Data Services for AT&T Mobility and Consumer Markets.

Firethorn chief executive officer, Tripp Rackley adds, “We are very pleased to be working with Citi, AT&T and Verizon Wireless to offer their customers a cutting-edge mobile solution. Firethorn’s commitment to the future of mobile commerce will extend the convenience and simplicity of the mobile device to Citi cardmembers nationwide.”

Citi Mobile for Cards transactions are secure with data encryption and are monitored for fraud. In addition, no personal information is stored on the phone and if a cell phone is lost or stolen, Citi Mobile for Cards can be deactivated instantly. For added security, Citi Mobile for Cards only permits access to accounts from the phone that is registered with the service and PIN authorization is required.

Citi Mobile for Cards is one of many innovative solutions Citi is rolling out around the world. In addition to mobile, Citi is developing and delivering products and services for customers who commute via public transit, manage their money online, and are seeking a more convenient retail branch experience. Citi’s goal is to be everywhere our customers need us to be by providing a superior customer experience by offering innovative, industry-leading products and services that drive our customers’ success.

To enroll in Citi Mobile for Cards and download the application at no charge, visit [www.CitiMobile.CitiCards.com](http://www.CitiMobile.CitiCards.com).

### **About Citi**

Citi, the leading global financial services company, has some 200 million customer accounts and does business in more than 100 countries, providing consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, and wealth management. Citi's major brand names include Citibank, CitiFinancial, Primerica, Smith Barney, Banamex, and Nikko. Additional information may be found at [www.citigroup.com](http://www.citigroup.com) or [www.citi.com](http://www.citi.com).

### **About Firethorn**

Firethorn, a Qualcomm company (Nasdaq: QCOM), is a mobile commerce enabler chosen by some of the nation’s leading financial institutions and wireless operators. The Firethorn mobile wallet is a single, secure, certified application embedded on select wireless handsets. It enables financial institutions to deliver branded services to consumers via the mobile device; wireless operators to deliver consumer convenient, mass-market applications to subscribers; and mobile device users to access and add multiple financial relationships with one password. For more information on Firethorn, visit [www.firethornmobile.com](http://www.firethornmobile.com).