

Firethorn Announces Reseller Relationship With Fifth Third Processing Solutions

- Companies to Make Mobile Commerce and Financial Transactions a Reality -

ATLANTA, Sept. 29 /PRNewswire-FirstCall/ -- Leading mobile commerce enabler Firethorn Holdings, LLC, a Qualcomm company (Nasdaq: QCOM), today announced that it has entered into an agreement with Fifth Third Processing Solutions to bring mobile banking services to its 2,880 financial institutions. As part of the relationship, Fifth Third Processing Solutions will offer Firethorn's products to its processing financial institution clients, leveraging existing integration and connectivity to deploy Firethorn's mobile application. Fifth Third Processing Solutions plans to make the service available to its financial institutions before the end of the year.

Through Firethorn's mobile banking solution, Fifth Third's customers will be able to check account balances, view transaction details and transfer funds. Additionally, end-users will gain access to their account history and can make account balance inquiries through SMS. Future capabilities will include more advanced mobile transactions and mobile commerce.

Because Firethorn is a preferred mobile commerce enabler among the nation's leading mobile network operators, clients such as Fifth Third Processing Solutions gain the unique advantage of preferred placement of their brands on the wireless handset to drive adoption, and they enjoy fully integrated end-to-end customer support.

Angela Brown, Fifth Third Processing Solutions' senior vice president and general manager of financial institutions services, references Firethorn's market position, rich history in financial services and its vision for the future of payments as key differentiators setting Firethorn apart from its competitors.

"At Fifth Third Processing Solutions, we see this relationship as more than reselling Firethorn's products," said Brown. "It also is an opportunity to creatively leverage the best aspects of both organizations' domain experience, moving mobile commerce to market quickly. This relationship allows us to gain momentum in this growing industry. This is a huge step forward in payment innovation."

Firethorn's collaboration with Fifth Third Processing Solutions is significant for consumers, as the relationship allows Firethorn to bring them relevant content conveniently on their mobile devices in a secure, easy-to-use application. Eventually, it also will allow Firethorn to bring traditional and non-traditional transactions to Fifth Third's 20 million cardholders and numerous other financial institutions through the

Jeanie(R) Network, as well as through direct connection to other debit and credit card networks.

"By joining forces with Fifth Third Processing Solutions, we gain multiple touch points with core processors, debit networks and credit networks, giving us access across the financial services industry," said Tripp Rackley, CEO of Firethorn. "Our relationship with Fifth Third Processing Solutions extends beyond mobile banking and is another step in our efforts to collaborate with the right companies and institutions that bring value through financial services, merchant relationships and point-of-sale payment capabilities. Our mission at Firethorn is to monetize the mobile channel for our strategic clients. We do this by creating opportunities -- through the Firethorn solution -- to generate revenue, improve customer acquisition and retention and lower operational and servicing costs."

As the mobile commerce subsidiary of global wireless technology leader Qualcomm, Firethorn is able to leverage Qualcomm's substantial wireless technology innovations and its world-leading development expertise to design and deliver a superior mobile user experience.

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 <http://www.firethornmobile.com>.

About Fifth Third Processing Solutions

Fifth Third Processing Solutions processes over 26.7 billion ATM and POS transactions per year for more than 2,880 financial institutions and over 158,356 retail locations worldwide, including the Armed Forces Financial Network (AFFN), First Niagara Financial Group, Sovereign Bank, The Kroger Co., AutoZone, Abercrombie & Fitch and The Finish Line. Annually, Fifth Third processes \$179.1 billion in credit card sales. According to The Nilson Report (March 2008), Fifth Third Bank is the fourth largest bankcard acquirer.

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