

## Sybase 365 and Edgar, Dunn & Company Present Vision Of Global Mobile Commerce Opportunity

Whitepaper Outlines Why True Potential Of Mobile Commerce Dependent On Collaboration Of Eco-System  
Across Geographic Markets, Similar To Today's™ Telecommunications And Payment Systems.

Sybase 365, a subsidiary of Sybase, Inc. (NYSE: SY), the global leader in mobile messaging services, today announced the availability of a whitepaper, developed by Edgar, Dunn & Company (EDC), a widely regarded advisor in the payments industry, which calls for greater co-operation from the major players within the ecosystem to ensure that the mobile commerce opportunity is fully realised. The whitepaper entitled Realizing the Full Potential of Mobile Commerce is available for download at: [www.sybase.com/mCommercewhitepaper](http://www.sybase.com/mCommercewhitepaper) and [www.edgardunn.com/pointsOfView/whitepaper.cfm](http://www.edgardunn.com/pointsOfView/whitepaper.cfm) and covers: Definition of Mobile Commerce: mobile banking vs. mobile payments Mobile payments and money transfer growth areas Piecing together the fragmented mobile payments landscape Enabling mobile payments Establishing and orchestrating a working business model Business relationships, connectivity, and technology applications are needed between the stakeholders in order to bring flexibility to the consumer the cornerstone needed for the success of mobile commerce. This will ultimately require orchestration to bring the stakeholders together and also manage the complexity of the mobile commerce ecosystem. There is potential for enormous transaction volume that can be initiated via the mobile phone, and this transaction volume could translate into significant revenue opportunities for stakeholders, said Jane Cloninger, EDC. However, uncertainty remains over how the game will eventually be played. Concerns over customer ownership, underlying transaction economics, and share of revenues, must be allayed in a greater spirit of co-operation if mobile commerce is to be fulfilled. The whitepaper also details the key role that mobile money transfer hubs will play in piecing together the currently fragmented landscape. The recent acquisition of paybox Solutions AG, a leading mobile money infrastructure provider, by Sybase Inc. is one example of a successful coupling of money transfer applications with operator relationships worldwide. With the integration of paybox into the mCommerce business unit of Sybase 365, our combined mCommerce offering now empowers mobile operators, financial institutions and merchants to quickly launch mobile commerce services to their customers in both emerging and developed markets around the world said Matthew Talbot, vice president, mCommerce at Sybase 365.####About Edgar, Dunn & Company Edgar, Dunn & Company (EDC) is an independent global financial services and payments consultancy. Founded in 1978, the firm is widely regarded as a trusted advisor to its clients, providing a full range of strategy consulting services, expertise and market insight. Global capabilities include in-depth industry and consumer benchmarking, strategy, risk management, marketing, profitability improvement, operations, and new products and technologies. With locations in Atlanta, Frankfurt, London, Paris, San Francisco, Singapore and Sydney, EDC serves clients in over 30 countries on six continents. More information can be found at [www.edgardunn.com](http://www.edgardunn.com) About Sybase 365 Sybase 365, a subsidiary of Sybase, Inc. (NYSE: SY), is the global leader in SMS, MMS and GRX mobile messaging interoperability, the delivery and settlement of SMS and MMS content, mobile commerce and enterprise-class messaging services. Processing more than 200 billion messages per year, Sybase 365 reaches more than 700 mobile operators and 3 billion subscribers around the world. For more information, visit: [www.sybase.com/365](http://www.sybase.com/365) Read Sybase Blogs: <http://blogs.sybase.com> Sybase and Sybase 365 are trademarks or registered trademarks of Sybase, Inc. indicates registration in the United States. All other company and product names mentioned may be trademarks of the respective companies with which they are associated.