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Citi Cards and Firethorn Join Forces to Deliver Advanced Mobile Solutions for Citi Cardmembers

— Financial Services Leader Teams with Mobile Commerce Enabler to Connect with Customers on AT&T Wireless Networks —

NEW YORK and ATLANTA — March 31, 2008 — Citi Cards and mobile commerce enabler Firethorn Holdings, LLC, a Qualcomm company (Nasdaq: QCOM), today announced a strategic relationship to enable Citi® credit cardmembers to easily and securely access real-time account information anytime, anywhere on their wireless handsets. The new service is expected to be available to Citi credit card customers across the U.S. by the third quarter this year.

Through the Firethorn solution, qualified Citi credit cardmembers will be able to view important account information, including current balance, available credit limit, recent transaction history,

rewards information and much more, all designed to help Citi credit cardmembers manage their accounts in an easy, convenient and safe manner.

“Citi is a recognized leader in mobile phone-based consumer financial services and we are proud of the innovative solutions we offer our customers. As customer utilization within mobile payments continues to evolve and grow, we are well positioned to be among the first to offer this valuable service for our cardmembers,” said Raja Rajamannar, executive vice president, Citi Cards. “Through our long-term, strategic relationship with telecom industry leader AT&T, we remain committed to offering the latest, cutting-edge solutions to our Citi credit card customers.”

Because Firethorn is the preferred mobile commerce enabler of the nation’s leading mobile network operators, including AT&T (NYSE: T), Firethorn’s strategic clients, such as Citi Cards, gain the unique advantages of preloaded, preferred placement of their brand on the wireless handset and marketing expertise to drive adoption and end-to-end customer support.

“The benefits Citi credit cardmembers will experience with the pre-loaded and fully supported Firethorn application are the foundation needed to drive continued mass adoption of the mobile commerce market,” said Mark Collins, vice president of consumer data for AT&T’s wireless unit. “This is another great step in Citi and AT&T’s long-term relationship committed to offering valuable and innovative solutions for our shared customers.”

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.

"Our mission at Firethorn is to monetize the mobile channel for our strategic clients," said Firethorn CEO Tripp Rackley. "We do this by creating opportunities – through the Firethorn solution – to generate revenue, improve customer acquisition and retention and lower operational and servicing costs. We are pleased to welcome Citi into the Firethorn Network."

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 or www.citi.com.

About Firethorn

Firethorn Holdings, LLC, a Qualcomm company (Nasdaq: QCOM), integrates application-based banking, bill payment, remote and proximity payments and money transfers into a cohesive, interactive system - the Firethorn Mobile Consumer Wallet. As a neutral, inclusive third-party provider working on behalf of our Network partners, Firethorn is focused on building the premier mobile banking and payments ecosystem - the Firethorn Network. Firethorn Network

partners gain the ability to improve customer retention, generate revenue and enhance brand equity. For more information on Firethorn, visit www.firethornmobile.com.

About Qualcomm

Qualcomm Incorporated (www.qualcomm.com) is a leader in developing and delivering innovative digital wireless communications products and services based on CDMA and other advanced technologies. Headquartered in San Diego, Calif., Qualcomm is included in the S&P 500 Index and is a 2007 FORTUNE 500[®] company traded on The Nasdaq Stock Market[®] under the ticker symbol QCOM.

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