COUNTRY SPOTLIGHT
CANADA

INDUSTRY PERSPECTIVE
MOBILE AS A CHANNEL FOR THE RETAIL INDUSTRY

CASE STUDY
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Viewpoint

1st Quarter 2011

SYBASE | 365
MOBILE SERVICES

Enterprise Analytics: Where Cloud BI
Meets Enterprise Messaging

Corporate mBanking

ignite!

THE UNLIMITED POSSIBILITIES OF MOBILITY

+

**2010 Wrap Up and 2011 Mobile
Industry Predictions**

**Ten Things Enterprises
Need to Know to Become
a Mobile Enterprise**

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FORGING CUSTOMER RELATIONSHIPS

THE "MOBILE SERVICES WHEEL" IS THE TICKET

By Gregory Dunn, Vice President, Product Management, Sybase

It doesn't seem that long ago that the weekend newspaper or your local circular was always well anticipated. You wanted to see what your local stores had on sale in way of produce, diapers for the little one, beverages, or for the gadget person in your family, which of the latest TVs would be reduced in price so you could get closer to that 50" flat screen.

Brand loyalty and direct interaction has up until very recently been driven one way, by the consumer. The consumer initiated the contact with the brand through the merchant whether that was in a retail location or through the internet, but it was normally a one time buy. As the consumer, I made the buying decision, normally with little interaction from the brand or merchant, except for the colorful circular mailed to my home. Now the "Mobile Services Wheel" has driven to our door, or should I say to a wireless device near you.

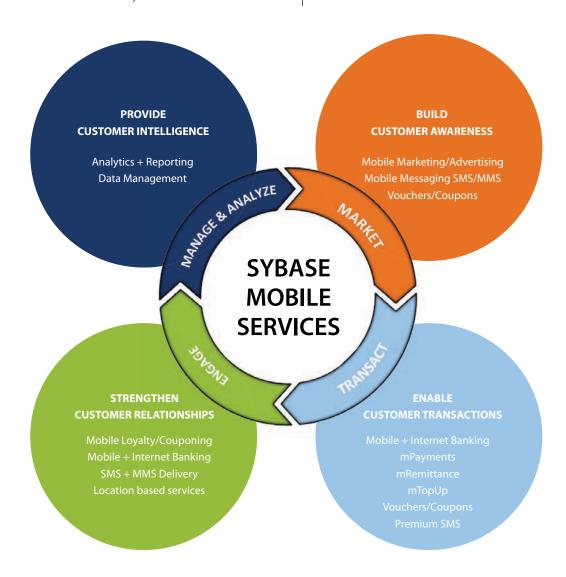MANAGE & ANALYZE

MARKET

ENGAGE

TRANSACT

*No longer do
we wait for the newspaper
circular to show the way,
now the mobile services
wheel drives the customer
lifecycle*

In a recent survey conducted by Sybase 365, almost all the users knew that they can access the internet and send e-mails, with two thirds stating they are aware that they can perform mobile banking on their device. mCRM and banking services are some of the fastest growing mobile applications with the wireless user. When the survey respondents were asked to choose the 3 most valuable services they would like to receive on their devices, the results reflected booking cinema/movie tickets, receiving official emergency alerts and getting special offers/coupons from my trusted brand.

The buying public from the distant past created a self induced loyalty and buying pattern for products and services they liked, mostly because the brand was focused on supply and demand behaviors, but the world and the buying public has changed. No longer do we wait for that newspaper circular to show the way, but now the "Mobile Services Wheel" drives the customer lifecycle. The wireless device has now shaped the interaction with the consumer, from marketing and product awareness, to the ability to purchase services directly, and now two-way communications between the brand and the buyer. The brand can now work with mobile service leaders like Sybase 365, to build loyalty and extend the consumer interaction into the foreseeable future.

Sybase 365, a subsidiary of Sybase, Inc. (an SAP company; NYSE: SAP), is the global leader in enabling mobile information services for mobile operators, financial institutions and enterprises. We provide our customers with the widest offering in SMS, MMS, GRX, IPX interoperability, end-to-end mobile commerce solutions, innovative mCRM, mobile marketing and content delivery services. Sybase 365 processes more than 1.5 billion messages per day, reaching 900 operators and 4.5 billion subscribers around the world.

**PROVIDE
CUSTOMER INTELLIGENCE**

Analytics + Reporting
Data Management

**BUILD
CUSTOMER AWARENESS**

Mobile Marketing/Advertising
Mobile Messaging SMS/MMS
Vouchers/Coupons

MANAGE & ANALYZE

MARKET

**SYBASE
MOBILE
SERVICES**

ENGAGE

TRANSACT

**STRENGTHEN
CUSTOMER RELATIONSHIPS**

Mobile Loyalty/Couponing
Mobile + Internet Banking
SMS + MMS Delivery
Location based services

**ENABLE
CUSTOMER TRANSACTIONS**

Mobile + Internet Banking
mPayments
mRemittance
mTopUp
Vouchers/Coupons
Premium SMS

Imagine

You fill your car with gas on your way back to the office and pay via your wireless device.

You just found that parking space on a busy street, but you have no change to feed the meter and you need to get to that important customer meeting.

You stop at your local coffee shop for a cappuccino, and save 25% off the price with your digital coupon.

You leave your customer meeting and look up directions to the nearest gas station

You buy tickets to the hottest movie, to take your partner to this evening, paid for via your wireless device.

The winning applications and services should deliver the right combination of user experience and value proposition

All this seems like the future? Not at all. These day in the life scenarios are all possible through Sybase 365 and the extensive partnerships in places around the world. According to a recent Gartner's hype cycle report;[1]
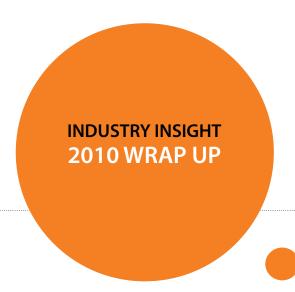
- **The winning applications and services should deliver the right combination of user experience and value proposition.**

- **Augmented reality for mobile phones can offer practical enhancements to location based services, mobile commerce, advertising and social networks.**

- **Mobile coupons began to see consumer adoption.**

- **Mobile apps can add the most value, that is by making the services and content relevant to where people are and what they are doing at a particular moment.**

The tablet, the pad, the smart phone and the most vanilla phone in the market all provide access for the consumer to be touched by their favorite product and more importantly puts the control in the palm of your hands. Irregardless of communication means, whether SMS, USSD, WAP, I can now control when I want to be interacted with, how frequently and for what service.

Whether you are a financial institution looking to launch cutting edge mobile money services or a large retailer looking to interact with their loyal customer base or you are the over 4.5B wireless subscribers simply wanting to pay for parking, buy movie tickets or get that refreshing cup of coffee, remember Sybase 365 is at the center of the "Mobile Services Wheel".

Note 1- Hype Cycle for Consumer Services and Mobile Applications, 2010, Publication July 26, 2010

INDUSTRY INSIGHT
2010 WRAP UP

By: William Dudley,
Group Director,
Operator Services
Product Management,
Sybase

THE YEAR IN REVIEW

Overall, our 2010

predictions were

77.5%

accurate

t's that time again, our annual new year predictions with a review of the 2010 predictions to see how accurate our crystal ball was. We were 73% accurate in 2008, 80% accurate in 2009. Let's review our 2010 predictions:

1 . Our Prediction: Handsets: Apple iPhone will increase and hold its market share in all markets where it is deployed. However, Google Android based handsets, including their own will make inroads, eroding and hurting market share for Nokia, RIM, Palm, and Microsoft Windows mobile devices.

The Reality: In 2010, Apple and Android OS platforms made substantial gains on the incumbent RIM Blackberry and Symbian platforms. In fact, by the end of 2010, Android jumped in the #2 spot behind Symbian, according to Gartner forecasts. Apple iOS grew from 14.4% to 15.4 while Android grew from 3.9% in 2009 to 17.7% in 2010. **(100%)**

2. Our Prediction: LTE network production deployments will quickly ramp up in 2010, now that Telia-Sonera launched LTE in markets in Oslo Norway and Stockholm Sweden in December, 2009. Verizon will be very aggressive in their LTE launch. Look for other US carriers to launch LTE as well.

The Reality: At CTIA in October, Verizon Wireless announced the 38 markets that LTE was launching in, covering 110 million people, starting in November / December. Meanwhile, in the USA, MetroPCS launched LTE in the Las Vegas market on September 21, 2010. Later

in the year, they launched the Dallas/Ft Worth, Detroit, Los Angeles, and Philadelphia markets. In Europe, several carriers launched LTE networks, including Mobyland and Centernet, Tele2 and Telenor in Sweden, among several others. NTT Docomo launched their LTE network, called "Xi" in December. **(100%)**

3. Our Prediction: Non handset devices (e.g. Amazon Kindle, tablets, etc) will help mobile data revenues grow even more than they did in 2009. In 2009 Morgan Stanley noted that mobile data revenues grew 20% to $284B (with a recession on!). Virtually all of these devices will support some sort of mobile Internet connectivity – whether that is 3G, 4G, or WiFi. Most will support 3G networks. Interestingly, but not surprising, Netbooks will rapidly decline in popularity and eventually disappear as we know them today.

The Reality: The Apple iPad launched in 2010 with over 1 million iPads sold in the 1st month. In late November, analyst firm IDC noted that "IDC does not expect media tablets to bring about the death of mini notebooks…" For "connected devices," it was noted that these connections on both Verizon and AT&T networks, actually outpaced their postpaid additions in Q3, 2010. These devices include tablets, and yes, even netbooks, as well as readers, smart

electric meters such as the Echelon Smart Meter (on T-Mobile's GSM network), smart parking meters, and medical devices. **(75% because mini notebooks or netbooks did not decline or disappear).**

4. Our Prediction: SMS/MMS traffic and revenue will grow in 2010, but not at the rate of previous years. iPhone MMS in the USA has already caused a heavy jump in ecosystem traffic; however, expect normal organic growth for MMS. SMS, worldwide will certainly not decline and continue growth throughout the year. Enterprise and brand usage of SMS will continue to drive more A2P volume than ever before, as this type of capability becomes more mainstream.

The Reality: Growth in the SMS/MMS space has slowed in 2010, but it is growth nonetheless. For example, Informa reported that the Q2 over Q1 global growth was just 4%, down from the 7% Q1 over Q4 2009 growth. A2P messaging volume numbers topped all of our forecasts for 2010 and Enterprise and Brand usage of SMS is at an all time high. SMS remains the winner as the primary channel for Enterprise and Brand outreach, although other channel technology (such as IP-based push notifications) started to make in-roads. **(100%)**

5. Our Prediction: RCS / Enhanced Messaging / MIM will make inroads into more operators, worldwide, but won't yet have a material effect on overall messaging growth this year. There are still technical and business cases to work out for real-time messaging and it must peacefully coexist with the current messaging environment before operators will consider it to be the "next-generation messaging."

The Reality: Rich Communications Suite or RCS, according to Informa, did build a little momentumn 2010, with some pockets of acceptance in China and Korea; however, the GSMA also began to revise the RCS specification to move the specs more towards service enablement through APIs vs. canned service offerings. In the USA, there was no move toward launching Enhanced Messaging. None of these next-generation services made an appreciable impact on the overall mobile communications ecosystem. **(100%)**

6. Our Prediction: mCommerce and Banking Expansion – Banks will be more willing to offer mobile capabilities such as Payment support, bill-payment, and of course basic banking services. Mobile remittances will become more popular (or funds transfer) with the backing of various banks. Finally, banks and financial institutions have already begun to realize that they have a very valuable marketing channel to their customers, through mobile devices. This will increase in 2010.

The Reality: By the end of 2010, it was hard not to find a bank that doesn't offer some sort of mobile capabilities. Additionally, mobile banking and mCommerce in general became commonplace, with the mobile device clearly being seen as a key payment device, going forward. Our November 2010 survey of 1000 consumers found that 1 of 3 consumers who are will and able to do so, would purchased goods and services with their device, if presented with mobile-based incentives. **(100%)**

7. Our Prediction: Operator consolidation. In the USA and other countries, we will see additional operator consolidation as the traditional mobile operators realize that, to compete in today's heavy mobile broadband economy, combining networks can add broadband capacity by combining networks rather than build out themselves. I think that 2010 will be the year that we will see (a) Leap and MetroPCS merge or (b) one of the top 4 operators acquire Leap or MetroPCS or both for the USA. We will see other consolidations in Europe, similar to the UK's T-Mobile and Orange UK merger. Look for Vodafone, Orange and T-Mobile to be players in this consolidation.

The Reality: Again, MetroPCS and Leap (Cricket) did not merge, nor were either acquired. Additionally, there was talk, but no big mobile operator merger of the scale of T-Mobile/Orange UK (now called Everything Everywhere – but that was a 2009 merger). **(That's a miss: 0%)**

8. Our Prediction: USA Network Neutrality rules go into effect and affect wireless broadband, but there will be exceptions that enable wireless broadband operators to be able to prioritize traffic in order to manage bandwidth limitations. Network neutrality will continue to invoke strong emotions on both sides of the

issue. The net result will be further changes in wireless broadband pricing from operators, probably ending unlimited data plans.

The Reality: The USA Network Neutrality regulations proposed by the FCC were not put into place in 2010. In November, FCC Chairman Julius Genachowski noted that the joint proposal from Google and Verizon had slowed the entire process for a resolution. There were changes in wireless broadband pricing and unlimited data plans were effectively ended. **(Call this 50%)**

9. Our Prediction: App Stores that are well established for operating platforms that are relatively open (Apple, Android) will continue to flourish, but many other vertical app stores will suffer and several will disappear. There are now already too many vertically targeted App Stores to support the number of devices out there.

The Reality: True, both the Apple App Store and Android App Store are flourishing nicely; however, according to several sources, vertical market app stores continue to hold top positions in some markets, with more coming (e.g. HTC, which will support Android and Windows Phone 7). **(Partial, call it 50%)**

10. Our Prediction: Social Media Strategy and a Mobile Strategy will be the forefront of market strategy for successful enterprises in 2010. Successful enterprises will learn how to adopt both social media and mobile strategies to compete in the next decade. A mash-up of web, social media (e.g. Facebook, Twitter, blogs), and mobile will be acknowledged as a key formula for customer and prospect outreach.

The Reality: Social media and the mobile channel – natural siblings -- continued to integrate in 2010. For example, social applications that are highly dependent upon location such as Yelp, Foursquare and others are highly dependent upon mobile have been particularly successful. Furthermore, by leveraging the mobility of subscribers, enterprises were able to more successfully target marketing dollars to the new breed of mobile, social-connected users. **(100%)**

Overall, our 2010 predictions were 77.5% correct… not quite as good as 2009, but better than 2008!

2011 PREVIEW

A YEAR OF EXECUTION AND GROWTH

We had some interesting stories in 2010 that captured a significant amount of mainstream news: Apple's iPad and iPhone 4 launches, Antenna-gate, and stressed 3G networks. One interesting story is that the USA, for the first time crossed the one exabyte of mobile IP traffic milestone, for the first time in 2010.

2011 will be the year of execution and growth of a number of initiatives that were started or came into their own in 2010. We, as an industry have now a strong basis in which to move into more IP-centric services, to further mobilize Enterprises and consumer outreach. I think there will still be new, news-making innovations and launches that will rock the entire industry.

MY PREDICTIONS FOR 2011, AGAIN, IN NO PARTICULAR ORDER ARE:

Handsets: Android based handsets will solidify their lead as the #2 mobile platform behind Nokia. While Nokia Symbian will still be #1 worldwide, we should see Android eroding that. Apple and Blackberry will also

increase their worldwide market share vying for #3 and #4. Windows will do well, but remain in #5.

Mobile Payment solutions will be rolled out to reach hundreds of millions of subscribers, worldwide, but there will continue to be fragmentation in the solutions – from NFC based solutions (e.g. Isis), to SMS and App based solutions to browser based solutions, depending on where one is in the global marketplace.

Alternative Operators (e.g. NUVOs) will play an ever-increasing role in the North American P2P messaging and voice ecosystem with one or more moving into the USA top 10 in terms of "operator messaging traffic." These operators will be viewed as leaders in extending messaging to multiple screens as well as leading convergence of other IP services. Finally, several well-known mobile operators will embrace and partner with this new messaging.

Facebook's integrated "Social-Inbox" concept will spawn other ideas that will spreadoutside of Facebook and integrate additional types of messaging communities. Some of the alternative operators will take this concept to new levels of usability for smartphones and other connected devices such as tablets.

Enterprises and Brands will continue to turn to mobile and social networks as preferred ways to reach employees and consumers. As smartphones continue to grow market share, we'll see more usage of advanced technologies such as IP-based push notifications, apps, HTML5, and browser based capabilities. SMS will still be a key mobile channel, coexisting with these newer channels, around the world. Mobile Customer Relationship Management (mCRM) will become commonplace with coupons, discounts, and incentive programs at the forefront of Enterprise mobile services.

P2P SMS and MMS will continue to show growth, although like in 2010, at an overall slower pace of growth. Emerging economies will be the biggest P2P messaging growth markets. Voice and SMS will continue to be key communications mediums. RCS, having been "rethought" by the GSMA as enabling technology may reemerge around LTE voice… and messaging.

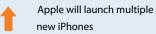**Mobile IP networks**, especially LTE networks will begin to reach hundreds of millions of subscribers in markets around the world many with download speeds exceed 20-30Mbps – rivaling that of fixed broadband providers. While t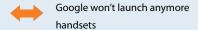his will help ease some of the bandwidth issues, tiered pricing schedules will become the norm. LTE enabled mobile handsets will be launched on the Apple, Android and Blackberry platforms in 2011.
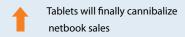
Mobile security and privacy will become a major topic in 2011, as a greater number of smartphones are rushed to market, consumers become more security and privacy-savvy, and multiple non-verbal communications channels – IP notifications, SMS/MMS messaging, IM, social networks, browser based solutions and apps and even geo-location apps all become commonplace. Unfortunately, there will always be those undesirable elements that want to find some way to exploit useful technology. ▊▊▊
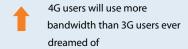
Mobile security and privacy will become a major topic in 2011
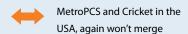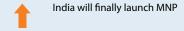
RETAIL mCOUPONS WITH BARCODES: NO SCAN DO

By Cameron Franks,
Area Vice President,
America Sales.
Sybase 365

More and more brands and retailers are leveraging the mobile channel to gain customers

went to the coffee shop inside a large retailer the other day to conduct an experiment. I'd downloaded a new mobile payments / store card app on my iPhone a few days before, and I couldn't wait to try it.

The app works like this: you enter your existing store prepaid card or buy a new one with your credit card and then it displays a barcode on your phone that you can use at the point of sale (POS) to complete your purchase. It's like a virtual gift card.

This retailer is one of a few companies working to break new ground with mCommerce, taking advantage of the fact that giving customers a more convenient way to pay entices them to open up their personal two-way communication device that can also receive offers and promotions as well as collect information about their behavior. It's a winning idea, but success depends on the proper implementation.

When I got to the counter, I ordered my drink and pulled out my phone, but the assistant at the register told me it would not work on the scanner. Instead, she asked me to read the numbers on my barcode. I asked her if we could at least try to scan the phone. She assured me that it wouldn't work. After some encouragement She reluctantly agreed, and… as she had warned me, it didn't work. We tried again after I'd turned my brightness setting all the way up: nothing. I ended up reading my number to her, just like she'd asked me to at the start, and she keyed it into her terminal.

Did I leave disappointed? Well: I had a hunch my experiment would fail. The question on my mind going out the door was the same one I'd had going in: Why are we trying to use the barcode at all? Why, when there's a pin pad sitting on the counter at almost every retail POS?

Retailers have a mix of old and new laser and imaging scanners. Combine that fact with the reflective glass screens on today's smart phones, and the lighting inside the stores

themselves, and it's no wonder that scanning bar codes on phones is problematic.

Sybase 365 has taken a different approach to this issue. We send the customer an SMS that contains a unique voucher number. The customer simply enters the number in the pin pad at the POS. Working with our partner Eagle Eye Solutions, we've integrated with POS networks via the payment channels. We can verify and validate the voucher on our system in real time, and the retailer can offer this solution without having to upgrade POS equipment.

And of course with the mobile voucher, we're relating to the customer in a whole new way. We can authenticate the customer as well as the voucher, relaying the relevant information back to the retailer. For example, mobile number 555-1212, belonging to Mr. Smith from XYZ, just purchased a beverage, and the same phone last bought something two days ago. Into the CRM database it goes. Because Mr. Smith always has his phone with him, retailers can make offers more immediate and compelling, and Mr. Smith doesn't have to remember to bring coupons to the store.

More and more brands and retailers are leveraging the mobile channel to gain customers, grow market share, and gain greater insight into their consumers' behavior. I can see a future where consumers' phones become their virtual shopping assistant, enhancing offers, coupons and loyalty, and it is arriving fast.

So to me the interesting thing is that as we switch from one medium to another, in this case paper or plastic to phone, we should not necessarily copy the same mechanism from the other medium (the bar code). There are other options that are possible and more effective in the short term. So the strategy is right, and as a consumer I am benefiting from this greater convenience and more personalized offers, but the tactics require some tweaking as the technology evolves and matures.

MOBILISING THE UNBANKED AT HOME

....

**By Cameron Franks,
Area Vice President,
America Sales,
Sybase 365**

Approximately

7.7 %

(9 million U.S.)

households are

unbanked

Partnering with Sybase, MobiKash Afrika launched a pilot of the first intra-region, mobile network- agnostic and bank-agnostic mobile commerce solution for sub-Saharan Africa in September 2010. The pilot is in Kenya, which is already a much-quoted reference country for banking the unbanked, due to Safaricom's successful M-Pesa solution, and 63 percent of households owning a mobile phone according to the 2009 census. (Compare that to the 3.6 percent with computers.)

It's exciting news for a few reasons. First, mBanking is real, live and available today, and the Sybase 365 mobile commerce platform is on the leading edge. Second, due to MobiKash being operated by an independent third party, it'll be available to all users irrespective of their Mobile Network Operator, leading to a greater network effect.

Third, and most important, MobiKash will provide a range of banking services to people who have never had access before. Less than 10 percent of Africans currently participate in formal banking for a variety of reasons. On the one side, banks have been unable to maintain the profitability of services to this population via standard channels. On the other, the target customers distrust traditional banks and lack efficient transportation to branches that are few and far between. Using the new service, Africans will be able to conduct commerce from their mobile phones, be it purchasing goods and services, securing loans, and (of course) traditional banking.

MobiKash plans to expand to other African countries in the near future, where mobile adoption rates are growing rapidly, and provide intra-country services where possible.

This mBanking revolution (if you'll allow me the term) to bank the unbanked is happening all over the world. Internationally, the media has written quite a bit about it, but there hasn't been as much coverage in the U.S. We seem generally less interested over here, and I don't know why. Maybe we think we don't have an unbanked population here, but we do.

A January 2009 FDIC survey reported that approximately 7.7 percent (9 million) U.S. households are unbanked, meaning they don't have a checking or savings account. Another 18 percent on top of that (20 million) U.S. households are underbanked, meaning they rely on alternative financial services such as check cashers, loan sharks and pawnbrokers.

So why, when the vast majority of Americans own mobile phones — something like 90 percent — and mCommerce technology doesn't require high-end devices, aren't we doing more about it? The MobiKash service enables customers to access and conduct business with any financial institution via any mobile phone service provider, and includes integration into networks of ATMs, POS terminals, EPOS systems, the Internet and local agents. It would be great to see lessons learned in Asia and Africa being applied into the U.S. market. Aren't the issues—banks unable to provide services at a profit, customers distrust and lack of transportation—the same? At present, we see a lot of activity in Latin America, but not yet in the U.S. We expect it to change as early as next year, with mobile opertors that serve the unbanked through their prepay offerings leading the way, and some banks putting some trials into the market, looking to see if mobility gives them the lower-cost channel they need to serve the unbanked market.

A service like MobiKash, which allows customers to pay bills, send money, manage their accounts and transfer funds could do a lot to create a gateway into the mainstream financial system. It could help the unbanked right here at home build savings, improve their credit score, secure lower rates for loans and fees for transactions, and reduce a source of personal stress.

This is not only a huge business opportunity, but also a huge 'do-the-right-thing' opportunity. Who's with me?

CORPORATE mBANKING

MOBILIZING CASH MANAGEMENT FOR BUSINESSES

By: Andrew Mikesell,
Product Director, mCommerce,
Sybase

At the November 2010 AFP show in San Antonio, Texas, Sybase announced the availability of an mBanking iPhone application for Corporations. In a standing only conference room, Sybase along with its customer RBS-Citizens Bank and their customer, Gemino Heathcare Finance, unveiled the application, the target market, and functionality.

How does corporate mBanking differ from the Retail mBanking offering already in market today? At the core is how the applications are being used by the end users. In the case of Retail mBanking, the end user is a customer of a bank who is using the mBanking application to access their account, check balances, move money, and pay bills. They may also use the Location-based Services (LBS) to find a branch or ATM nearby. So basically, mBanking for a bank's retail customers is similar to Internet banking on their phone.

A Corporate Banking user's needs are different. Instead of checking their personal bank account information, they are using the application to help manage the finances of a Business held at the bank. Today much of this functionality is done through Internet Corporate Banking applications, like the Sybase Financial Fusion Corporate Banking suite, that present a rich set of information reporting and funds movement capabilities at the desktop. Corporate mBanking frees the business cash manager from their desk and provides much of the funds management functionality to the user while on the go.

Funds movement for business accounts at banks is much more complicated than Retail banking. Often business banking funds have to go through a series of approvals, based on limits and where the funds are moving to and from. If a required person in the approval workflow is out of the office (perhaps at the AFP show or in professional development) the financial management of the business for that transaction stops. To address this, the business must then assign these permissions to another co-worker and provide the associated training. In small businesses, there often is not another person available to do these tasks.

Transaction approvals

Snap-shot of business accounts

Alerts

Template business payments

In larger businesses, assigning funds movement and decision privileges to another employee represents assuming additional operational risk.Corporate mBanking solves the risk, staffing, and transaction timeliness challenges for these businesses by mobilizing this functionality.

Now banks can not only offer their business users the ability to do approvals for Wires, ACH, and make pay/no pay decisions on checks to clear, but they can also view a "snap-shot" of their business account, positions, and cash flows. Instead of running reports from their PC to determine which business locations need additional cash and which locations can "sweep" to the central account, the user can now do this business management functionality directly from their phone.

Businesses can also set-up account alerts for key events, such as inbound wires funds availability. Once the user receives the alert, they can then initiate template business payments, such as payroll or merchant/vendor payments. Again, Corporate

mBanking is addressing transaction timeliness through alerting.

How does Corporate mBanking help the bank? For starters, Corporate Banking mobility is seen as innovative by the end users, and that is brand attribute the banks are consistently striving to associate with the their brands. Secondly, because of the immediacy offered through alerting and dependant transactions, banks can accelerate bank fee-generating activities, like ACH payments and Wire payments, for which the bank charges for use. And because the fee-based activities are now being immediately initiated as a result of alerting instead of batching up at the beginning and end of the day, the transaction flow through the system are much less "lumpy", lowering the bank's operational requirements around transactional window management.

Lastly, Corporate mBanking represents a new product for banks, for which they can charge. So in addition to innovation and fee acceleration, the banks are able to create new revenue opportunities.

Corporate mBanking frees the business cash manager from their desk and provides much of the funds management functionality to the user while on the go

ENTERPRISE ANALYTICS

By Dan Auker,
Senior Manager,
Product Management,
Sybase.

WHERE CLOUD BI MEETS ENTERPRISE MESSAGING

Enterprises can benefit from a greater understanding of their message traffic. In fact, the value of such information to an enterprise may be even greater than to a mobile operator on a message-by-message basis. This is because enterprise messaging is generally tightly coupled with specific business initiatives. Whether related to marketing promotions, customer loyalty campaigns, customer service, or mobilized applications, enterprise messaging is an important tool for communicating with consumers, and driving new revenue.

Imagine a hosted business intelligence application that enabled enterprise customers to better track and understand their messaging on an initiative-by-initiative basis:

- You could track overall inbound and outbound message volumes.
- You could drill down to hourly detail to understand the results of a messaging-based marketing campaign and understand how and when customers responded to your call-to-action.
- You could track the results of messaging-based customer service efforts by country or by wireless carrier.
- You could find out how many of your messages failed to reach their destination and get insight into why these failures occurred.

**Track
message
volumes**

**Track
messaging
campaign
response**

**Track
customer
service
efforts**

**Anywhere,
Anytime**

Sybase 365 is designing an Enterprise Analytics (EA) service that leverages our success and experience with our Operator Analytics (OA) platform, which has been operational since May 2010. The new service will enable our business customers to track their message traffic by account and provide unprecedented levels of deep analysis and advanced reporting features.

Like OA, Enterprise Analytics will be built upon industry leading Sybase IQ. Sybase IQ is a highly optimized analytics server designed specifically to deliver superior performance for mission-critical business intelligence, analytics and data warehousing solutions. Like OA, Enterprise Analytics will be accessed via a cloud-based business intelligence application.

The Enterprise Analytics solution will provide customers with valuable insight into their mission-critical messaging initiatives at very

low cost and with virtually no risk. There will be no capital expense and perhaps best of all, this is a turnkey service, meaning that a customer can be up and running almost immediately.

If that sounds good to you, please watch for further information on Enterprise Analytics in the coming months.

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In the meantime, visit: www.sybase.com/ mobileservices or contact your local Sybase 365 office for more details

Enterprise messaging is an important tool for communicating with consumers, and driving new revenue

INDUSTRY PERSPECTIVE

By Paul Bates,
Director, Business Development,
Sybase 365

Astrong candidate for mCRM solutions is the retail industry - an enormous business worldwide that includes Apparel, Restaurants, Department Stores, Pharmacies, Grocery, Home and Hardware, Discount and Speciality Stores, Hotels, Malls, Airports, Convenience, and even Telecoms. Telecom companies are amongst the biggest owners of retail space on High Street. One American guide (www. chainstoreguide.com) claims a database of 698,000 retail chains in the USA and Canada. There are over 4,000 in France and similar numbers in all of the major European countries. There are three main drivers for an Enterprise to invest in mobile: Generation Y; the search for revenue growth; and Cross channel marketing.

Generation Y
It is not a new generation Y, rather it is the same generation with an increased percentage of people who are used to using their mobile devices in ever wider circumstances. Older age groups have significant percentages adopting mobile as a medium for research and purchase. Currently, more than 36% of this age group using smart phones for in-store shopping and real-time cross channel offers and are heavily influenced by social networks and peer marketing recommendations of friends.

Driver for Retail Revenue Growth
According to the research company Aberdeen Group, 57% of retailers are seeking new sales and services channels and that the consumer's mobile phone has emerged as a "channel growth" opportunity that offers customer engagement potential and incremental revenue options for retailers. According to Aberdeen who surveyed 129 retailers, over 38% of retailers are at some stage of employing mobile retail technology or mobile channel adoption compared to 18% at the end of 2008. 15% of all retailers are looking to adopt mobile solutions within the next year. More than 22% of retailers are increasing their mobile marketing initiatives as part of their overall marketing mix.

Cross Channel Marketing
One of the big talking points in the industry is mobile and the opportunity to manage cross marketing initiatives beyond the physical bricks and mortar. Mobile removes the physical barriers to where a retailer can promote and sell their goods. Cross channel in this instance is strongly connected to the "Reserve and Collect" or "Research and Collect" activity where consumers are encouraged to come to the physical store to collect their goods where additional up-sell and cross-sell opportunities exist. This is, in fact not a difficult thing to achieve as many shoppers prefer to collect goods than have them delivered. Typically, this is the case for a family where both parents work and are not at home to accept deliveries or single working young adults who are not often at home.

"With consumers continuing to be more careful with their dollar as their cross-channel shopping expectations rise, retailers will find that a seamless cross-channel experience will be critical in capturing wallet-share," said Jim Bengier, global retail industry executive for Sterling Commerce. "Retailers who have their order management and inventory visibility processes in order will be best positioned to incorporate the mobile channel into the consumer shopping experience to take advantage of the growing consumer interest."

• Eighty-four percent of respondents want to have the ability to buy an item online and return to a physical store, while 67 percent want the ability to order online and pickup in a store.
• Fifty-six percent of in-store shoppers have gone online to do research or looked at an item before purchasing it in a store. For consumers with household incomes above $75,000, the number rose to 73 percent and college graduates were at 76 percent.
• Women were more likely to exhibit cross-channel shopping behaviour, with 59 percent

MOBILE AS A CHANNEL FOR THE RETAIL INDUSTRY

of female respondents saying they had researched an item online before purchasing. Forty-five percent had an item delivered to their home and nearly one in ten women surveyed reported they had returned an item purchased online to the store.

The capabilities these retailers are looking for include the ability to measure the success of the mobile channel with 68% advocating the need for performance metrics. This of course plays straight to our simple proposition of being able to "Connect Promotion to Purchase". This key message rings volumes with all the retailers I have spoken to and it is because it allows them to measure their success and to be accountable for their marketing investment. With this in place all of the other benefits of mobile, (in your hand, always with you, interactive, cost effective, personal, etc) now have a positive impact.

The major elements that retailers are focused on are shown below. The second highest preference for 43% of retailers is mobile voucher targeting and delivery that can be tied to a customer loyalty program. Retailers are looking hard at the ROI and their expectations are around the following (from Aberdeen Group)

- Better Customer Targeting
  (i.e. ensuring offers are relevant)   60%
- Decreased Marketing cost   36%
- Response tracking
  (i.e. connect promotion to purchase)   68%
- Increased Customer Profitability   81%
- Improved Customer Retention   78%
- Improved Brand Image   88%

Retail is not the only place where the mobile evolution is making its next big step. The Telecom operators are beginning to understand the potential for these services. In fact two-thirds of mobile operators believe that coupons and vouchers will become the dominant form of mobile marketing by 2015, with 58% predicting that SMS and MMS-based messaging would be the second most widely accepted form of mobile marketing in the next five years, followed by search with 45%. However, these same operators expect the consumer to gain control of their profile over this period rather than the historical segmented insight CRM engine approach. They also expect the need for secure platforms to support this as these services must focus more effectively on Opt Out than Opt In, that is not to say that the current regulations on Opt In would

be reduced, but rather there would be more transparency about data destruction when a consumer Opts Out. This of course links to mobile marketing and that is building trust between the Marketer and the Consumer.

Listen to your customers
- 45% of consumers want retailers to understand their preferences, including language and payment method
- 54% want to manage their loyalty programs online
- 83% say they want to shop where the retailer lets them take control of how and when they shop
- Only 5% of all consumers would reject relevant and directed offers from a retail store

{NCR 2010 Consumer Research Survey and ATG Consumer Research}

Mobile is a driver for consumer satisfaction and Enterprise revenue growth but the Consumer is expecting to be treated with a bit more respect. "If you let me make take control, offer me choice and make relevant offers then I will buy from you, otherwise I will Opt Out." As the consumer has far more control in the mobile environment, 2011 looks like a big year for retail.

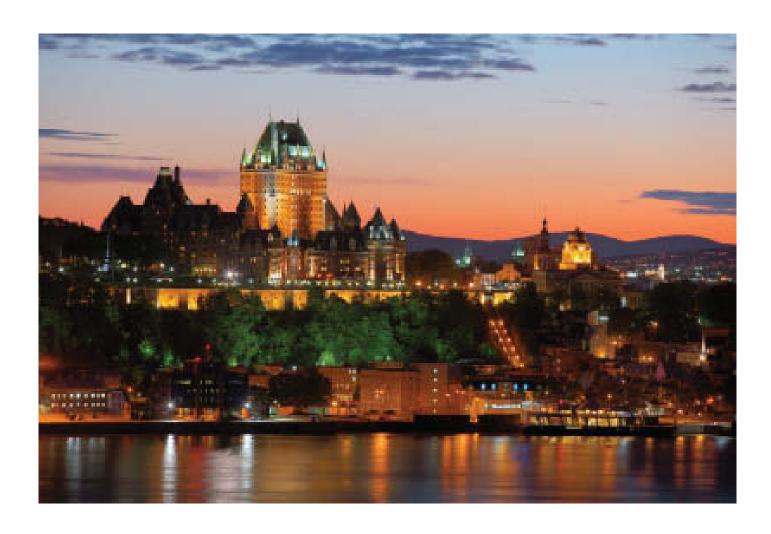**Table 1:** Current + planned (next 12-24 months) mobile retail capabilities

	Current	Planned
User web content for mobile + web apps	31%	51%
Dedicated resources (money, people) devoted to mobile channel	17%	41%
Mobile retailing data is captured and made accessable to desicison makers	14%	63%
Process for mobile channel campaign management	11%	55%
Defined performance metrics for measuring mobile marketing and advertising affectiveness	9%	68%
Established best practices for executing a mobile campaign	9%	56%

Figure 4: Main elements of mobile retail platform (respondents selected all answer choices that applied)

Mobile web for product look-up	49%
Mobile couponing	43%
Smart phone-specific mobile retail application (iPhone, Android, Windows Mobile, Blackberry)	37%
Mobile transaction payments	35%
Location-based messaging via mobile device	33%
Mobile chat (ie: SMS or texts)	31%

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By Eric Perelshtein,
Territory Account Manager, Canada
Sybase 365

ust north of the US border lies the second largest country on earth. Canada's population of 34 million is just over one tenth of the US population. In many ways, Canada is quite similar to the US. However, the mobile environment is quite different. Canadians are still in the middle of the pack when it comes to mobile penetration. While the country was an early adopter of mobile technology, inexpensive land line phone services kept the growth of mobile at relatively modest levels throughout the 1990s. As of June 2010, Canadian Wireless subscribers numbered 23.4 million.

Adoption of wireless has increased significantly over the past decade. With 75% of Canadian households having access to wireless phones and with the number of total wireless connections passing land line connections this year, Canada is moving quickly towards complete wireless adoption.

The past few years have seen a significant change in Canada's mobile landscape. While the big 3 mobile players have maintained the lion's share of the Canadian mobile market, a group of new entrants has been working hard to carve out specific niches for themselves. The efforts of the upstarts have not gone
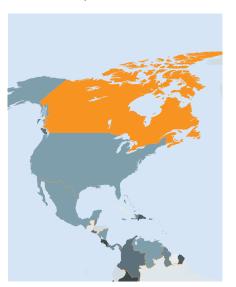
unnoticed by the incumbents and the result has been a surge in network investment, marketing and price competition.

Canada's population of 34 million is just over one tenth of the US population.

An interesting aspect of the Canadian mobile industry is the marked absence of international mobile players on the Canadian scene. Names like Vodafone, ATT and Telefonica are noticeably missing. Since the 1980s, strict foreign ownership limitations have been placed on the Canadian mobile industry. Those limitations were never challenged by any of the multinational global mobile players. Not until a few years ago. In a landmark case, Globalive Wireless, through a sizable investment from Egypt based Orascom Telecom, was able to gain access to the Canadian market in 2009. Globalive now operates under the Wind Mobile

brand in most urban Canadian markets. As of November 2010 Wind Mobile's subscriber base is listed at 140,000.

Although that is a mere fraction of the subscriber numbers held by Rogers (8.881 Million), Bell (7.125 Million) and Telus (6.852 Million), the numbers show growth in a market that many believe has plenty of room to grow.

SaskTel's 540,000 subscribers and the 475,000 subscribers that are with MTS round out the major players in Canada. Videotron, Mobilicity and Public Mobile purchased spectrum at the same time as Wind Mobile. Videotron has added over 20,000 subscribers over the past few months. Public Mobile and Mobilicity, which only launched in mid 2010, have yet to release subscriber numbers.

Canadian consumers have always been primarily postpaid. Postpaid represents over 80% of the customer base for Rogers and Telus. Bell, mostly because of their primarily pre-paid Virgin Mobile brand, have a slightly lower percentage of postpaid customers with 76% reported as postpaid and 24% prepaid as of the end of the third quarter of 2010.

Canadians have also embraced messaging. As of June 2010, they sent more than 150 million text messages per day; growing

from less than 100 million in June 2009 and 10 million in June 2006. The growth of Canadian messaging, as in many countries, has been nothing short of explosive.

Shortcodes, administered by the CWTA, continue to grow in popularity as well as functionality. With enterprise applications focused on SMS messaging, shortcodes have come to represent a ubiquitous and easy to use entry into the mobile marketplace for corporations and marketing agencies. In total, Canadians sent and received over a billion SMS messages through shortcodes in the first half of 2010.

Perhaps the most ambitious development over the past several years has been the investment made by Bell and Telus to move off of CDMA networks. After investing billions of dollars in a joint investment, Bell Mobility and Telus have built and now switched to HSPA+ and have begun to double network speeds to a maximum of 42 Mbps. This change has broken the exclusivity Rogers had enjoyed for years on GSM and the prize that has eluded them for years – access to the iPhone. All three major Canadian carriers now offer Apple's smash hit device and the competition is bound to get even more intense in the months to come.

Sybase 365 continues to be a critical part in the growth and success of the Canadian mobile space. Sybase 365 is responsible for building the most successful iPhone application in Canadian banking history for CIBC. Sybase 365 is also responsible for making sure that millions of messages leaving Canada are delivered to handsets all over the world, as well as enabling many of the shortcode based enterprise and marketing applications that have defined SMS as a critical communication medium.

INDUSTRY
- Business Services

SYBASE TECHNOLOGY
- Sybase MMS 365
- Sybase SMS 365

BUSINESS ADVANTAGE
- SnapTags are a one-of-a-kind solution offering the functionality of mobile barcodes with the elegance of a brand logo. SpyderLynk offers clients the ability to connect to consumers with both standard and smart phones, further enhancing consumer brand awareness and loyalty.

KEY BENEFITS
- Expands multimedia messaging service (MMS) communication between consumers and SpyderLynk clients through the use of a short code
- Provides well-established partnerships with mobile carriers
- Allows SpyderLynk technology to interface properly with mobile carriers via application programming interfaces (APIs)
- Ensures provisioning of short-code programs with each carrier for each new client campaign
- Manages and accelerates the process for fixing carrier network issues

pyderLynk is a marketing technology company, enabling a mobile connection between brands and consumers by making brand logos a gateway to mobile brand dialog. The addition of a SpyderLynk Code Ring™ around a brand logo makes it an interactive SnapTag – when SnapTags are placed in advertisements, retail displays and other marketing collateral, they give consumers access to brand discounts, video clips, promotions, store locaters, free samples and much, much more. Consumers use their mobile camera phone to snap a picture of the SnapTag, and send it via MMS or email to SpyderLynk. SpyderLynk's image analysis technology reads the SnapTag and returns the designated brand response message to the consumer.

SpyderLynk turned to Sybase 365 to enable short connectivity between consumers and SpyderLynk. The Sybase MMS 365 gateway processes multimedia messaging service (MMS) transmissions that allow consumers with mobile phones to send SnapTags using short codes. In addition to providing the gateway technology, Sybase 365 ensures that SpyderLynk's technology interfaces properly with mobile carrier networks by providing the required programming and technical support when carrier networks do not perform properly.

PIONEERS IN MOBILE BRAND MARKETING TECHNOLOGY
SpyderLynk is a mobile marketing and technology company pioneering highly-functional solutions that enable mobile connectivity between brand marketers and consumers. The company's patent-pending, SnapTag solution delivers mass-marketing interactive functionality and detailed analytics reporting by turning any logo into a gateway for mobile marketing campaigns.

As an alternative to two-dimensional mobile barcodes or tags, SnapTags are accessible without downloading a phone application and can be created from just about any logo. Any consumer with a mobile phone camera can snap and send a SnapTag to access brand offers, video clips, coupons, promotions, store locaters and free samples as well as any other type of text or video messaging related to a marketing campaign.

"With 85 percent of advertising budgets targeted towards reaching consumers off-line*, our SnapTag mobile barcodes add the interactive functionality of online advertising, direct marketing and behavior tracking to mass-market advertising," says Jane McPherson, CMO of SpyderLynk. " This combination allows brands to improve marketing campaigns and enhance consumer relationships."

Mobile tagging is a rapidly evolving space, and nearly all mobile tags require users to download an application to communicate, creating a significant barrier for many consumers. Only 20 percent of consumers

have smart phones that can download applications and even with the right type of phone, consumers still have to go through the process of downloading the application. But SpyderLynk technology is unique in that it does not require an application. "We simply make it easier by allowing consumers to send images just like they would send a text message," McPherson says. "There's never a need to spend time downloading an application."

PROVIDING CONSUMERS WITH QUICK ACCESS
"We wanted to make participating in a SnapTag program as easy as possible for the consumer with the objective of driving the greatest amount of program participation for our clients," McPherson says. "The short code provides quick connection speeds, great burst capacity and is really friendly for consumers."

To give consumers the ability to send SnapTags via a short code connection, SpyderLynk realized it would need to find a partner that offered effective multimedia message service (MMS) technology. The partner would also need to have well-established relationships with leading mobile phone carriers already in place.

"Processing MMS transmissions is still relatively new for the carrier industry, so we also realized we needed a partner that could provide a gateway solution for our first of its kind technology," McPherson says. "We needed an innovative technology firm that could collaborate with us to create a new solution for the marketing industry."

SYBASE 365 PROVIDES GATEWAY TECHNOLOGY AND OPERATOR RELATIONSHIPS
After researching several mobile gateway providers, SpyderLynk chose Sybase 365 because of its reputation as a worldwide leader in mobile technology and equally important because of Sybase 365's strong working relationships with leading mobile operators across the globe.

"Developing the necessary application programming interfaces (APIs) so that our SnapTag technology works properly with the mobile operator networks requires a high level of expertise," McPherson says. "Sybase 365 demonstrated its ability to provide this capability along with strong partnerships with the operators."

The deployment of Sybase 365 began in December 2009, and the first connections between SpyderLynk and major U.S. operators such as Verizon, AT&T and Alltel and were operational by February 2010. Sybase 365 collaborated closely SpyderLynk to ensure the initial API with each carrier worked properly. Since the initial launch, Sybase 365 has been a reliable partner in helping launch new programs that require short codes to be integrated with each mobile carrier.

SpyderLynk relies heavily on the expertise of Sybase 365 professional services personnel as the short code provisioning process is fairly complex and each carrier has multiple business units that Sybase 365 needs to

interface with to complete the provisioning process.

The Sybase 365 team works on SpyderLynk's behalf each time a new program requires a short code connection, and responds quickly when a carrier network performance issue arises. When one of the major carriers applied an update to their network that caused the SpyderLynk API connection to go down, Sybase 365 responded quickly to get the connection working properly again.

MAJOR BRANDS BENEFIT FROM SPYDERLYNK CAMPAIGNS
One of SpyderLynk's clients that has

benefited from the Sybase MMS 365 solution has been Coke Zero, during which SpyderLynk processed 140,000 SnapTag MMS messages including burst activity that occurred during heavy promotional periods. Warner Brothers, another SpyderLynk client, uses SnapTag technology to send handset optimized video content from DVDs that are new to the market. Another client sends recipes while others conduct sweepstakes drawings.

"Very few companies have effectively commercialized MMS for use in mobile marketing. Enabling an enduring, robust connection between SpyderLynk's proprietary branded SnapTag with an MMS short code required a complex integration and Sybase 365 worked with us to make it happen seamlessly."

The combined SpyderLynk-Sybase 365 solution allows SpyderLynk clients to combine

mass marketing with online marketing. Consumers can interact with brands from any place an impression is delivered—such as advertisements, marketing collateral and retail displays. Next up, SpyderLynk is extending the SnapTag to television, enabling brands to activate a mobile engagement when watching TV.

SYBASE 365 SOLUTION BENEFITS CONSUMERS AND SPYDERLYNK
"For consumers, the major benefit that Sybase MMS 365 provides is the ability to send a SnapTag via a short code connection, expanding the accessibility of SnapTag programs, providing great burst capacity and

quick connection speeds." McPherson says

The implementation of Sybase 365 was unique and complex compared to MMS provisioning, but the Sybase engineers offered a collaborative approach to help SpyderLynk develop a solution that is effective for consumers, SpyderLynk and its clients. The system has been stable since the initial deployment, with new programs and codes added seamlessly.

"The technology and the expertise provided by Sybase 365 to connect our solution to mobile carriers is a strong benefit to SpyderLynk," McPherson concludes. "Sybase 365 has acted as our champion to ensure our programs progress through the provisioning process. As we grow, we know that Sybase 365 is robust enough to handle large bursts of activity as more consumers connect with our clients."

*Emarketer (November 2010)

**Nielson (Q2 2010)

> *"Very few companies have effectively commercialized MMS for use in mobile marketing. Enabling an enduring, robust connection between SpyderLynk's proprietary branded SnapTag with an MMS short code required a complex integration and Sybase 365 worked with us to make it happen seamlessly."*
>
> **Jane McPherson**
> **CMO, SpyderLynk**

PRODUCT UPDATE

Managing + Monetising Customer Relationships

D

By: Scott Miller, Director,
Product Management,
Sybase

Customers want to feel that you know who they are, regardless of how they reach out, and that their concerns are being heard and taken seriously

o you know where your customers are? Chances are they are mobile. What's more, they increasingly expect to interact with you and your services when mobile. Whether this means making "just in time" dinner reservations on the way out of the hotel in a strange city or using an app to plan dinner based on what's on special while in the store. Customers are hungry to extend the personal productivity benefits mobility brings into more and more parts of their lives.

This includes payments. Sybase introduced tools in early 2010 to help enterprises drive additional transactions and more effectively engage their customers. We do this by supporting the entire consumer lifecycle, from generating awareness through mobile marketing and advertisement, to enabling mobile transactions and voucher redemption and driving customer retention through loyalty programs and post purchase support. In 2011, we will have additional payment modes to our customer engagement tools.

We have also recently added additional customer support functionality with CONTACT. CONTACT supports non-voice customer communication across multiple channels: sms, email, fax, web chat, and social networks. The common problem with using diverse channels to notify customers of issues and respond to questions or complaints is that the channel gets in the way of the message. Customers want to feel that you know who they are, regardless of how they reach out, and that their concerns are being heard and taken seriously.

The fact is that non-voice communications is much less expensive than the alternative – up to 10x less expensive on a per-call basis. Much of this assumes the enterprise can significantly reduce inbound calls by keeping customers informed. Our mCRM broadcast engine is the perfect tool for this.

CONTACT also allows enterprises to automate many business processes via a Business Process Automation Engine and keep a mix of "art and science" to maximize customer satisfaction at a reasonable cost. The module does this by using pre-defined templates for common or time-consuming queries, taking advantage of skills-based routing of inbound queries, and generating auto-replies which set appropriate expectations. For example "Thanks for your message. We'll respond within X minutes/hours".

CONTACT also allows enterprises to monitor social networks as a source of customer feedback and support. The software polls specific social network services such as Facebook and Twitter for product mentions, supporting response and analysis of positive/negative inclination. If users are increasingly mobile, they are also increasingly on social networks with the ability to broadcast information about your product or service – good and bad – to a very broad audience.

As consumers use mobile devices more and more, in part as a result of new capabilities and interfaces, enterprises will face an imperative: treat mobile as a primary customer interaction vehicle or get passed by.

This involves several actions:

Embrace mobile commerce.
Mobile commerce is nearing critical mass, and takes different forms in different regions. In parts of Asia and Africa, mobile commerce is providing financial inclusion for the previously under-banked and thus unlocking a large potential new market. In developed economies, mobile commerce is providing additional convenience and micro-payment capability. In both cases, linking mobile payment to mobile marketing and support allow enterprises to measure how effective their marketing really is.

Consolidate infrastructure.
There are many ways to spin up narrow-function apps for customer communication, and this is a good way to test the waters and indeed build a business case for further deployment. But in order to take advantage of mainstream mobility, the services need to be part of a larger customer engagement strategy. This means being able to measure activity patters across multiple applications and systems via an integration engine. It also means tying mobile programs into existing B2C CRM systems rather than building a parallel infrastructure.

Foot on the accelerator!
Finally, mobility is about just in time services and action. Mainstream mobility demands that you be able to deliver actionable information to the user quickly and in a focused manner. Do your systems provide the transparency and agility control to allow retail locations to run real-time promotions based on current inventory levels?

NETWORK NEWS

2010

By: Marco Franken,
Group Director, Project Management,
Sybase

The Sybase 365 next generation data centers provide a platform that unites processing, management, network control, storage access and virtualization into a comprehensive structure

was an extraordinary year for Sybase 365, setting the pace in mobile innovation and being an essential leader in the mobile ecosystem. This creates expectations that need to be met with exciting and simple solutions, while maintaining cost effective business continuity for partners and customers.

In this article we aim to give an overview of some of the solutions that were put in place. Throughout 2010, and going into 2011, we have expanded our footprint to meet the needs of the ever growing Mobile Industry. While upgrading our current data centers to the latest available technology, we have also established 3 new data centers in central locations around the world. Finally, to ensure that Sybase 365 provides the best subscriber reach possible for all our customers, we added many more countries to our Global Number Resolution System (NRS).

While traffic growth has been substantial, all key data centers have been refurbished to take advantage of the latest technology from Cisco and HP. While this has provided a considerable increase in network and throughput capacity within the data centers, the addition of the Multi-Protocol Label Switching (MPLS) backbone infrastructure has also allowed for the rapid distribution of traffic globally.

To manage the upgrade of five major data centers, Sybase 365 worked closely with key partners Savvis and Telecity, as well as a select team of key technology providers. The Sybase Advanced IP Messaging Services have been deployed to provide global Multimedia Messaging Service (MMS) services. New GPRS Roaming eXchange / Internetwork Packet eXchange (GRX/IPX) connectivity has been deployed to connect to our main platforms in Europe and the Americas in addition to existing capacity in the Asia Pacific region. This is to enhance the overall IPX capability, as well as to enhance the global MMS services footprint.

In Q1 2011 Sybase 365 will finalize the global footprint enhancement by deploying a new Signaling System #7 (SS7) platform globally. The three main hubs will allow for a capacity increase of 200% of today's traffic. By using global Points of Presence (PoPs) in 2011, Sybase 365 can provide more and more local connectivity and visibility to its customers than ever before.

While technology upgrades of current data centers took place, Sybase 365 reviewed its customer and service distribution. The major opportunities identified – Europe, India, Caribbean and South America – have been addressed by deploying

new data centers in each of these locations.

The Sybase 365 next-generation data centers provide a platform that unites processing, management, network control, storage access and virtualization into a comprehensive structure providing a combination of premium Enterprise and mCRM, mCommerce and NRS services. In combination with the established data centers in Singapore, France, United States and Germany, Sybase 365 provides an scalable, flexible and efficient environment for the delivery of global mobile services.

To ensure that these global services reach the intended customers, Sybase 365 has continued to invest in the best subscriber reach possible. By leveraging Sybase Adaptive Server Enterprise (ASE) high-performance relational database management system, NRS 1.2 was deployed. Using ASE, Sybase 365 ensured highest operational efficiency and throughput across all platforms.

By combining legacy data, Global Range Data and immediate mobile number updates from Mobile Network Operators and key Industry Number Management Companies, like NetNumber and Telcordia, the NRS database is always up to date. By constantly refreshing number data for countries with high portability, successful delivery ratios have grown. Working with key customers and doing in-depth analysis we provide a highly successful combination of quality routing and customer delivery.

During 2011 other countries will be added on a regular basis, so that those customers using a mix of services across our platforms will be "switched on" simultaneously, across Enterprise Services, Operator Services and mCommerce Services.

A new chapter was started in 2010, in which Sybase 365 started full time customer hosting and in sourcing. Particularly in the field of Operator Services, as well as mCommerce and mCRM, these propositions are proving to be quite popular, as most customers want to focus on their core business, while leaving the day-to-day technology management to Sybase 365 and its teams.

By leveraging the new Sybase 365 next-generation data centers, the Sybase rollout of Operator Analytics across all customer facing platforms, the direct access customer portals for personal management, and the professional services group capabilities, 2011 will the busiest and most exciting year ever – for Sybase 365 and our customers.

SPECIAL FEATURE

As with most things in life, there is a right way and a wrong way for organizations to embrace mobility. Here's a list of things you or your company should know in order to deploy mobility in a strategic, cost-effective way.

By: Eric Lai, Senior Writer, Sybase

No.1

KNOW WHY YOU ARE MOBILIZING.
As Dan Ortega, a Senior Product Marketing Director at Sybase pointed out recently in a blog, those of us steeped in the mobile subculture can suffer from a reality distortion field of our own making, and forget that for the end users who need to potentially commit millions of dollars and many man-hours of time, the 'why' for enterprise mobility may not be so obvious. This leads to point 2…

No.2

KNOW WHAT YOUR EMPLOYEES DO IN FRONT OF THEIR PCS.
Knowing that can help you figure out what work and processes can be done - and done better today - on a tablet or smart phone. For on-the-go managers, these could be HR-related approvals (employee time-off) for their employees. For salespeople, it could be rich CRM content that helps them better understand customer needs and close deals. For C-level executives, it could be analytical dashboards that, if brought to a tablet, could make it easier to share data that both enriches meetings and helps smarter decisions to be made.

No.3

KNOW YOUR HISTORY, LEST YOU REPEAT IT.
When e-business first reared its transformative head in the late 1990s, there were companies aplenty that were skeptical about the potential benefits of bringing commerce online. Electronic retailing looked small, while Internet-enabled logistics seemed like a fringe need. A decade later, anyone serious about e-business has a flashy, entertaining Web site, rich information about their customer behavior and an electronically-enabled supply chain that is light years more efficient than the one they possessed in 1999. The dinosaurs that failed to transform themselves are either already extinct or limping along. Consider this as you and your organization weigh the decision to go mobile today or put it off.

No.4

KNOW WHAT MOBILE MARKETING CAN DELIVER FOR YOU.
Why do companies still spend oodles of bucks on advertising and marketing in print-based publications that offer little to no demographic information and no guarantee of results? Electronic channels offer marketers targeted user bases and, if desired, payment-only-upon-results. Mobile marketing offers another advantage over regular Internet marketing - because it remains a relatively nascent area, prices for text-message coupons are often still a bargain, especially for the results they deliver.

10 Things Enterprises Need to Know to Become a Mobile Enterprise

No.5

KNOW WHAT MOBILE DEVICES ARE DOING INSIDE YOUR COMPANY.
In college, parties were strictly BYOB - Bring Your Own Beverage. In companies today, 'Bring Your Own Device' has become the norm, as enterprises wisely allow employee-owned smart phones and tablets. But they are unwise if they think that is enough. Each unsecured and unmanaged phone creates a potential security risk - not as serious as a gaping hole in the corporate firewall, for sure, but serious enough. Companies need to stop being passive about device security, and get aggressive about managing them

No.6

KNOW YOUR OPTIONS FOR MOBILE DEVICE MANAGEMENT.
To manage your mobile devices, there's server software, of course, like Sybase's own market-leading Afaria software. But there is also the managed mobility option: Afaria delivered by a telecom operator as a hosted service. This can be a much cheaper, easier and faster way for enterprises to get quick control over their devices.

No.7

KNOW WHAT MARKETS YOU COULD SERVE WITH MOBILE TECHNOLOGY.
Mobile banking has been a godsend for many Africans, where regular branch banking can be expensive to provide, and impractical or even dangerous for customers. But as Cameron Franks, vice-president of sales for Sybase 365, blogged recently, there are almost 30 million households in the United States that are unbanked/underbanked today. As they almost assuredly also own cell phones, they would be perfect targets for financial institutions savvy enough to use mobile technology reach them.

No.8

KNOW WHAT YOUR PEERS ARE DOING WITH MOBILE DEVICES.
At ipadpilots.k12cloudlearning.com, you can check out a list of the companies and schools with the largest deployments of the iPad. Who would've thought Long Island University would've given out 6,000 iPads to its students and faculty? Or Medtronic, which bought 4,500 iPads, arming one out nine employees. Or SAP, promising to roll out as many as 17,000 iPads by next year…

No.9

KNOW WHAT DEVICES ARE COMING DOWN THE PIPE….SO YOU CAN PLAN ACCORDINGLY.
For instance, many companies have already invested heavily in rugged Windows-based devices for their field service workers. But consumer smart phones and tablets are appearing that offer many of the same features at a lower price, and options such as cases that would enable them to pass the same military standards for resistance to vibration and shock as their rugged brethren. Knowing this, enterprises might consider accelerating the refresh cycles for their existing rugged devices.
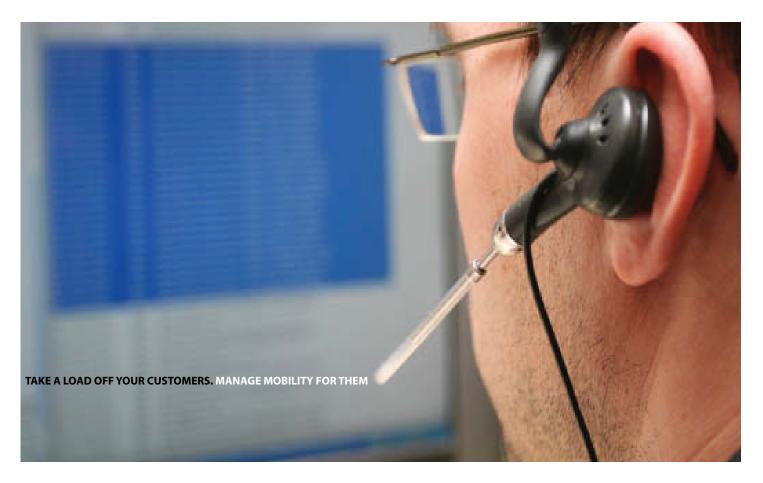
No.10

KNOW WHAT'S HAPPENING IN BUSINESS APPS.
In particular: the market is shifting from expensive-to-produce, custom business apps to pre-packaged apps that in many cases, will be bundled into the overall software license. That will bring the cost down in a major way, opening up markets such as small and medium-sized enterprises for whom mobile business apps are an unaffordable luxury today.

MANAGED MOBILITY:

TAKE A LOAD OFF YOUR CUSTOMERS. MANAGE MOBILITY FOR THEM

By James Naftel,
Product Manager,
Sybase

27% of enterprise mobility users use managed mobility services

I t's no secret that mobility is becoming absolutely critical for businesses of all shapes and sizes.

But with the broader use and acceptance of mobility solutions within enterprises come a number of challenges that need to be adequately addressed in order for mobile devices to have the same level of security, management and overall satisfaction that employees have enjoyed on traditional desktops for years.

Many enterprises – even large Fortune 500 companies – simply do not have the resources to support mobile services, and a harsh economy is forcing them to make hard decisions on which IT projects get the green light. With limited budgets and growing mobility business needs, companies are striking the right balance by partnering with their service providers to come up with a different model: mobility as a service.

THE EVOLUTION OF MOBILITY AS A SERVICE

Within the very popular category of cloud computing, "As a Service" business models are taking hold at many types of businesses, whether small and mid-size companies or all the way up to large multi-national enterprises. Unlike outsourcing, which offloads processes or functions out-of-house, an as-a-service, or cloud model is a more agile, cost-effective way of doing business.

Rather than paying for an infrastructure that might never be fully utilized, an enterprise can turn to a service provider to supply a particular functionality on a pay-as-you-go basis.

Service providers have a golden opportunity in a world of cloud services. They can capture the interest of new customers and hold onto existing ones by branching out into the managed services space and offering mobility as an on-demand service. Providers already have a network infrastructure and the

MOBILE SECURITY + DEVICE MANAGEMENT

expertise in many areas pertaining to mobility, and enterprises are showing a willingness to outsource these functions.

According to VDC Research, 27 percent of enterprise mobility users polled use managed mobility services, with an additional 20 percent currently or planning to evaluate a managed service solution during the next year. The research firm forecasts that of 17 million mobile devices shipped in 2009 that support enterprise mobility applications, 20 percent of them – or about 3 million – are supported through a managed service model.

Enterprises are adopting mobile managed services because they:

- **Ease adoption and provide seamless integration with back-end systems**
- **Simplify end-user mobility**
- **Introduce cost control in order to reach a higher cost efficiency**
- **Ease maintenance, operation and management for the IT infrastructure**
- **Lead to higher ROI and lower TCO**
- **Improve mobile worker productivity**
- **Improve real-time decision-making**

With only a modest investment in shared infrastructure and a Web browser, enterprises can quickly mobilize their information workers through a managed mobility service. These services provide enterprises with broad device support. They remove the security, management and administration burden from IT, and they integrate with back-end systems such as billing and telecom expense management (TEM) or provisioning.

Verizon and Orange, early entrants in the mobility-as-a-service space, are already offering managed mobility services. Their customers can choose from managed services for mobile security, mobile device management and application management.

Mobile security enforces PIN code access, sets lock/wipe policies, encrypts devices and data cards, delivers firewall and antivirus capabilities to devices, and introduces mobile VPNs. Mobile device management identifies what applications and software are allowed on devices, pushes software and applications to devices, creates policies across devices or for individual users, and implements mobile policies. Application management deploys new applications, enhances existing applications, and mobilizes business processes and desktop applications.

MOBILE SECURITY AND DEVICE MANAGEMENT FOR MOBILE MANAGED SERVICES

For most enterprises, security and device management are the most difficult challenges they face when supporting a mobile workforce. A managed mobility service can solve these security and device management concerns without taxing IT resources. By definition mobility involves devices leaving the safety of the corporate network and firewall, and enterprises expect service providers to have a sound security plan for keeping devices and data secure.

Best practices for mobile security include:

- **On-device password and data encryption**
- **Remote device kill and data deletion for lost or stolen devices**
- **Antivirus and firewall protection for handheld devices, including call filtering**
- **Remote delivery of Win32 security patch updates**
- **Over-the-air encryption**

Device management is another top concern for enterprises. As the smartphone market continues to expand, enterprises want to support each type of device rather than define a single device as a corporate standard. The ability to support multiple mobile devices—Android, BlackBerry, iPad, iPhone, Symbian and others—has wide appeal among enterprises.

A managed mobile service offering should include these aspects of mobile device management:

- **Remote distribution of software and software updates**
- **Remote distribution of information and content**
- **Remote tracking of assets, hardware and software inventory**
- **Remote management of OS and software patches**
- **Remote tracking of software license compliance**
- **Remote maintenance of device configurations to corporate standards**
- **Remote backup and restoration of data**

MANAGED MOBILITY SERVICES ADD NEW REVENUE

With resources scarcer than ever, many IT departments are running on skeleton crews and have to stretch what resources they do have to keep their data centers up and running, manage users in different geographies and workplace settings and keep software and hardware up-to-date. Managed mobility solutions offer these organizations a viable option for enterprises that are feeling the IT crunch.

With mobility as a service being positioned as an alternative for companies that normally would have to build their own mobility solution, the market is ripe for carriers, operators and system integrators to offer these new revenue-generating services. Managed mobility services will help retain customers and gain new ones, create additional revenue streams and leverage economies of scale to deliver services quickly to new customers.

Rather than being relegated to the position of "dumb pipe" or simple bit carriers, service providers need to look beyond their historic areas of strength and revenues and find other ways to drive new business. Managed mobility presents a great opportunity to provide expertise in security, device management and application management and offer enterprises a one-stop solution for mobility services. ▐▌▌

TOPLINE NEWS + EVENTS

+ TOPLINE
   NEWS

Sybase 365 Extends Global Leadership Of IPX Services With Addition Of GSMA Pathfinder

Industry Standard Number Translation Service Solves Interoperability Issues For Voice And Data Services In Converged IP Environments

GSMA PathFinder is a Number Translation Service that facilitates IP interoperability by translating telephone numbers to IP-based addresses. Based on carrier Electronic Numbering (ENUM), PathFinder is the market-leading source for Mobile Number Portability (MNP) resolution on the IPX. Sybase will now be able to offer their customers the ability to consume borderless communication services, while spurring innovation and increasing collaboration.

Sybase 365 Furthers IPX & GRX Footprint Across Asia Pacific

Leading Mobile Operators Join Next Generation Inter-operator Voice And Data Services Ecosystem

Sybase 365 announced further growth of its IPX and GRX on-net community in the Asia Pacific region, with the addition of key operators including Korea's SK Telink and KT Corporation, Philippine's Globe Telecom, Bhutan's Tashi Infocomm Limited (TashiCell) and Telecom New

Zealand. By joining the Sybase 365 IPX ecosystem these operators are able to exchange voice traffic over the IPX with leading Asia Pacific mobile operators CSL of Hong Kong and Total Access Communication PLC (dtac) of Thailand. CSL and dtac were the first operators to connect to the Sybase 365 IPX Voice Hub, proving that voice hubbing via the IPX is both technically feasible and commercially viable.

Sybase Powers Latest Verizon Managed Mobility Offering Transforming Global Enterprises

Verizon Mobile Services Enablement Platform Simplifies Enterprise Application Development and Deployment across a Variety of Wireless Devices

Sybase announced its support for a new managed mobility offering from Verizon Business that significantly reduces the complexity in developing and deploying mobile applications running across a variety of back-end enterprise systems and mobile device types. Verizon's new Mobile Services Enablement Platform (MSEP) leverages Sybase® Managed Mobility as well as the Sybase Unwired Platform and can be fully integrated with existing Verizon Managed Mobility Solutions modules, providing a comprehensive solution for companies interested in transforming their business.

Sybase Launches New Version of Afaria with Industry's Most Advanced Enterprise Device Management and Security Features for Android and iOS 4

Groundbreaking Management and Security for Android and iOS 4 includes New 'Application Portal' Functionality for Seamless Over-the-Air Deployment of In-House, Market and App Store Apps

The latest release of Sybase® Afaria® empowers enterprise IT to fully manage and secure the proliferation of personal and corporate smartphones and tablets from a single console, meeting strict corporate security standards. The newest version of the industry's most powerful and flexible enterprise mobile device management and security tool enables Sybase to extend its device support not only to iOS, Windows Mobile, Symbian and RIM BlackBerry devices, but also to Android smartphones.

Sybase 365 Expands Mobile Commerce Offering With Western Union Certification

Companies Enable Mobile Operators And Financial Institutions To Mobilize Money Transfers For Millions Of Subscribers Around The World

The alliance enables Sybase 365 to support Western Union services in its mobile wallet platforms and enable mobile operators and financial institutions to mobilize Western Union® Money Transfers to millions of users globally by connecting into the Sybase 365® Mobiliser Platform. Mobile operators and financial institutions who introduce Western Union's mobile money transfer services can connect with Western Union's 380,000 Agent locations in over 200 countries.

Sybase and SAP Equip BlackBerry Users with SAP® CRM 'Super App'

Transformation of the Enterprise Continues with Availability of Mobile SAP CRM App to Vast Global BlackBerry Community

Sybase® Mobile Sales for SAP® CRM for BlackBerry® smartphones – a new 'super app' delivers an integrated application experience on BlackBerry smartphones. By extending the SAP Customer Relationship Management (SAP CRM) application to the expansive BlackBerry smartphone community, Sybase and SAP are making it possible for sales, service and marketing professionals to experience significant productivity gains through this 'super app'.

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Download these and the latest press releases on www.sybase.com/mobileservices or contact your local Sybase 365 office (see back cover for contact details).

EVENTS

PTC 2011
Honolulu, Hawaii
January 16-18

MMT Asia Pacific
Manila, Philippines
January 18-19

Mobile Commerce & Central America
Mexico City, Mexico
February 3-4

GSMA Mobile World Congress
Barcelona, Spain
February 14-17

GSMA BARG #77
Auckland, New Zealand
March 8-10

MMT Americas
Sao Paolo, Brazil
March 21-24

SAP Financial Services Conference
London, England
March 21-23

CTIA Wireless
Orlando, Florida
March 22-25

FFI event Payments
Austin, Texas
April 3-6, 2011

MMT Africa
Nairobi, Africa
May 4-7