

Horizons

The quarterly newsletter from Mobileway

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What is the Mobile Way?

In today's increasingly high speed and mobile environment, people become ever more dependent upon technology to organize their daily lives. As the line between professional and personal becomes more and more blurred, working days are increasingly operating to the 24-hour clock of the global marketplace and personal schedules organized via email, or mobile messaging (SMS). This disappearing distinction between work and play is one that can be embraced and turned to an advantage by developing even further the ability to carry out secure and efficient mobile transactions and so easing everyday lives.

Mobileway seeks to provide a service to mobilize individuals and workforces as a whole to reach a wealth of information seamlessly and cost-effectively across mobile networks.

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1 - Editorial

Mobile Payments & Mobile Commerce – at present the wireless industry is pouring a great deal of time and effort into working together to finally define a standard structure for enabling secure micro and macro purchases from the mobile handset.

This has long been heralded as a strong means to generate revenues and fulfil the true potential of the mobile device. This summer issue of 'Horizons' addresses the challenges faced in achieving this and what Mobileway is doing to pioneer this development. The past quarter has been a

busy one for Mobileway and we bring you a snapshot of some of our leading news announcements from this period as well as what some of our partners say about us. Remember for more information on our activities you can always visit our web site on www.mobileway.com.

2 - "Charge it to my mobile phone..."

Is it realistic to believe that soon we will be able to pay for goods and services by 'cash, card, cheque or phone'? The mobile phone has long been expected to change the face of the payment industry – operators and financial institutions have ceased to view one another as competition and are now banding together to ensure that consumers can undertake secure micro and macro payments from their mobile phone.

Charging subscribers for the download of ring tones and logos has proved to be a valuable lesson in the billing of high-volume, low-value mobile services. Last year's market for ring tone and logo downloads is

estimated at around 1.66 Billion Euros [source: Durlacher]. This glimpse into the enormous revenue-earning potential of the mobile payment market has ensured that carving out a secure model for mobile commerce has become a priority among network operators, merchants and financial institutions alike.

The largest challenge to the network operators in particular is in implementing the infrastructure necessary to enable subscribers to pay for low-value or micro payments as well as higher value goods and services or macro payments, which call for authentication from a variety of payment bodies as well as the need to handle significantly higher levels of risk and dispute management. This is the reason we are starting to see handsets designed to function as credit and debit cards as well as facilitate bank-to-bank transfers.

RISKY BUSINESS

Up until the past year, mobile operators looked nervously upon banks and credit card companies who were beginning to pose a competitive threat within this lucrative space. However, realisation that these types of financial institution with their expertise in assessing credit risks are vital to the success of mobile payment schemes has brought about a shift in the mindset of operators.



MOBILEWAY'S MOBILE TRANSACTION TRACKER : Reduce fraud and ensure cardholder authentication in Mobile Macro Payment

Mobileway's Mobile Transaction Tracker solution is an interactive platform for mobile authentication. With global reach to 400 million mobile users (two-way messaging) worldwide, Mobileway's solution is ideal for credit/debit cardholder authentication following an SMS or telephone order, utility bill payment or any other high value transaction including fund transfers or stock trading services. The solution will be offered to issuing banks as a cost-effective way to authenticate their cardholders via their mobile phone.

The Mobile Transaction Tracker employs two-way messaging technology to enable consumers to validate a transaction on their mobile phone. In basing the solution on messaging, a technology readily available on the vast majority of the world's mobile phones, banks across the globe can deploy the service immediately with minimum investment as Mobileway's Mobile Transaction Tracker does not require any modification to the handset or to the user's SIM card.

Mobileway's solution works by managing a request and response tracking mechanism. For each new transaction, a unique service number is dynamically allocated in order to originate the message sent to the consumer and track the response from the consumer. To confirm the transaction, the consumer only has to hit the REPLY button this avoids having to re-type any transaction number in the response. This is both quick and reliable, particularly as most consumers are already familiar with responding to text messages.

In today's increasingly mobile environment, issuing banks are looking to mobile phones as the means to offer customers a trusted and convenient channel for remote payments.



Although mobile operators can bill their subscribers at the end of each month for voice and small data charges such as for 'text messaging', the introduction of larger charges would also bring with a high level of risk should subscribers refuse to honour the charges included within the bill. If the payments were settled using a credit or debit card, or debited directly from an established bank account, the credit risk lies with the banks or credit card companies and the merchant can be sure that every payment is honoured. This realisation has prompted the mobile operators to concentrate on their core competency, which is to provide communication channels and look to payment corporations such as VISA and MasterCard to provide the infrastructure for larger payments to flow through the value chain.

This shift is clearly evident in the emergence of industry initiatives such as the Mobile Payment Forum where all parties are working together to create and foster industry standard solutions to ensure that the market potential for mobile commerce, estimated by some to stand at around 25 billion Euros in five years time [source: Frost & Sullivan] is achieved.

MICRO AND MACROPAYMENTS

This distinction between the roles of operators and financial institutions in mobile payment is best explained by addressing micro and macro payments:

- **Micro payments** – low value payments not usually processed by debit/credit card issuers, this typically refers to goods and services falling below ten euros. The ten euros cut off is an approximate value that corresponds to today's credit card fee structure, the processing and transaction charges on credit card purchases offer little if any economic benefit for goods and services below this value.

INSTANT PREMIUM SERVICE* : Micro Billing Offer

Which content provider ready to offer a new SMS premium based service hasn't dreamed about a turnkey solution easy to setup, to monitor and guarantee results ?

It is now possible due to a brand new SMS enhanced system to access multiple services developed by Mobileway.

This product is a new micro-payment platform based on premium SMS billing which allows any company to offer its customer a new application or service in a very simple manner through Mobileway's platform which encompasses :

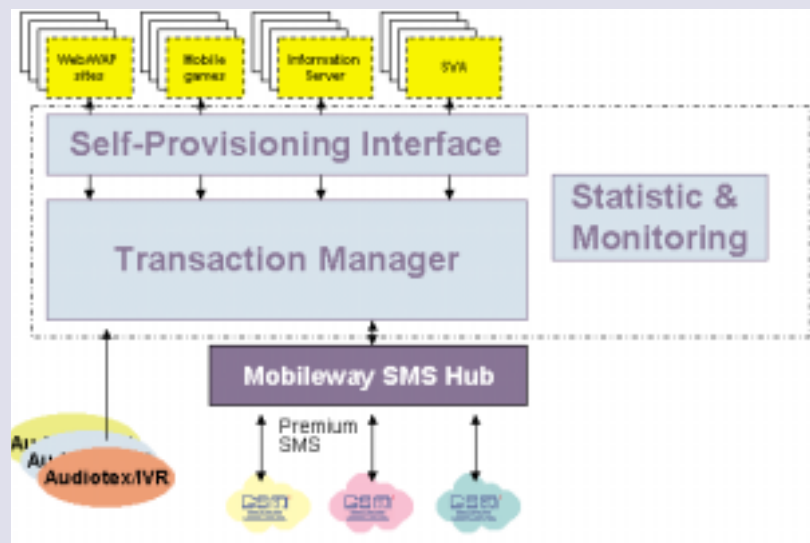
- A web or XML self-provisioning interface that provides the customer with a very simple and interactive tool to define and set up the service as desired.
- A monitoring and reporting module

which enables customers to manage & measure the newly launched service on a day-to-day basis

Mobileway's provisioning interface allows customers to create their own accounts or services with all the desired features, choose their target countries and operators, the tariffs and the net pay back they wish to get from the launched services.

The platform is both convenient and flexible to use.

The very large scale of services on offer typically include web or wap content, mobile games, quizzes or votes, requests for logos or ring tones and shareware unlock in addition to more recent applications which include Java™ to mobile applications and PDA shareware.



* on project basis only - upon Operators' approval

- **Macro payments** – higher value payments that can be charged to a debit/credit card account. In this case, the mobile device may be used to place the order or to authenticate with the issuing bank.

MICRO – BILLING SERVICES

Mobile operators have always billed for voice services according to the time of the call and the duration. In order to support an expanded selection of content and the payments associated with using that content, operators now need to optimise their billing systems to handle events-based usage or the amount of data transmitted. As this upgrade of their systems takes place and they provision for the more

complex customer care issues associated with this shift, the ability to support enhanced mobile micro-payments capabilities is set to be the greatest emerging revenue stream available over the next few years.

Japan's NTT DoCoMo has been a successful pioneer in this type of mobile micropayment. The secret to its success in I-mode has been its ability to offer content providers aggregated billing based on user activity. Individual usage is metered and billed according to the amount of data delivered rather than simply the length of time connected. Beyond Japan, the main data billing offerings supported have been SMS and SMS-based products.

Share - the first ever SMS reverse billing for Palm OS application and the first step to a Peer-to-peer payment solution

Mobileway has joined forces with FreeForm Technology, the Scotland-based specialist in licence management software for m-commerce, and mobile game editor The Games Kitchen, to enable the latest gaming technology to be distributed and billed uniquely across a mobile network. Together they have launched the first ever reverse-billing and peer-to-peer revenue channel for Palm OS and J2ME applications.

Known as 'Share', the first-of-its-kind software opens up a whole new distribution channel between consumers, allowing them to instantaneously and easily swap, trade and exchange downloadable applications with colleagues and friends and to make an instantaneous purchase. Simultaneously Share allows vendors to remotely and securely manage licences and subsequent revenue streams on downloadable applications such as games, business applications and value tokens.

With the growing trend in peer-to-peer trading, games vendors and wireless carriers have previously had no financially viable method of charging for software shared locally between consumers. This kind of software allows downloadable applications, such as games, to be sent to a friend's wireless device or PDA and within a few clicks, it is fully paid for and ready to use – legally!

There are currently three major solutions for micro billing:

- **Stored Value Accounts** – the consumer can load an account with a monetary amount using existing debit/credit card schemes, this then grants users an equivalent 'spending level' to conduct online commerce. This solution is widely used by web merchants where a login and password can be prompted following the web link to the Stored Value Account Provider.

- **Premium SMS** – the consumer can use the billing relationship with his/her mobile operator to get the amount charged from his/her post-paid or pre-paid mobile phone account by sending or receiving a premium SMS. This has to date been the most popular payment mechanism among content providers. There are two main approaches: the first is where the consumer places the order by sending an SMS to a short code which is allocated to a specific good or service, the other is where the consumer signs up to the services and agrees to receive updates or alerts at a premium, a method used for information on demand services in particular.

- **Mobile billing** – the content/service provider may use the same billing relationship and trigger a billing order directly to the mobile operator of the consumer without using any premium SMS. While this method offers more flexibility to the consumer it poses a logistical challenge for content providers to operate such a service themselves. The large number of mobile operators with their diverse range of billing systems can prove an obstacle and is the reason content providers turn to service providers such as Mobileway to operate the service on their behalf.

MACRO PAYMENT

Unlike micro payment where the actual transaction is carried out via the mobile phone, in macro payment the phone plays a different role; it can be used as an enabler during the shopping phase or as a way to authenticate the cardholder. The objective is to determine at which step of the value chain the phone should be used. It can be employed to address fraud reduction, to improve consumer perception or simply to speed up transactions for shoppers but

with many current real world solutions like paying for a train ticket at the ticket booth, the behaviour change needed to move a consumer to a mobile-based system for the transaction is high and the payoff relatively low.

Transactions where the mobile phone may bring value fall into three main categories:

- **Point of Sale (POS) Transactions** – today's POS purchases using credit or debit cards involve a two-factor authentication: the card present with either PIN or signature verification followed by online authorisation. The efficiency of this system with its low fraud and fast transaction times means that it is hard to identify the value of using a mobile phone at the point of sale. However, there is opportunity in those countries where the penetration rate of mobile phones is higher than that of credit cards and also a large potential for purchase points not equipped for electronic terminals such as taxis, market stalls or counters within the body of a department store.

- **Mail Orders/Telephone Orders** – mobile phones bring value to existing telephone order merchants by increasing the immediacy of the order by using channels such as SMS, improving consumer perception of security by providing a mobile messaging authentication service and by reducing fraud for certain merchants.

- **Web purchases** – currently the majority of payment systems used for Internet commerce rely upon the user entering card details, which raises questions of security. By asking the user to verify purchases with a password or code sent via SMS to the mobile phone, the security surrounding online commerce is greatly enhanced.



Mobileway, a pioneer of mobile authentication services, has joined the Mobile Payment Forum.

Carles Guillot, Expert in mobile payment and secure transactions with Mobileway, has been appointed interim Chairman of the Mobile Authentication Group. This Group standardizes authentication mechanisms and interfaces in order to enable the deployment of global authentication services.

This Forum is a cross-industry organization launched in November 2001 to create a framework for standardized, secure and authenticated mobile payments, based on payment card accounts. The Forum intends to quickly and efficiently act as the bridge between the mobile and financial industries to accelerate the maturity of the mobile marketplace.

Its mission is to combine and leverage the expertise of key participants in the mobile communications and payment card industries to create a foundation for standardized technology and functionality for secure, payment account-based mobile commerce. In accomplishing this the Mobile Payment Forum intends to :

- Expand the global market for m-commerce
- Simplify the consumer payment experience
- Collaborate on future directions for mobile commerce

Membership in the Forum includes more than a hundred organizations involved in initiating, processing and delivering mobile payments: telecommunications operators, payment card companies, financial institutions, device manufacturers, merchants, content providers and software and hardware infrastructure vendors.

Some of the Members :



Carles Guillot



One of the key drivers for mobile payment is convenience, this is one of the reasons shopping over the mobile phone has never been a feasible option, the size of the screen and the speed of the data transfer proves cumbersome and frustratingly slow. An example of a convenient use of the phone in mobile commerce is in remote bill payment, the utility companies can elect to send a reminder in the form of a text message to the consumer's mobile as an alert for due bills consumers can then choose to respond to the message to authorise payment to be made against his credit card. The lack of papers or cheques to sign and the ability for operators and merchants alike to enhance their levels of customer service in this way, are just two of the incentives behind developing solutions for mobile payment at this level.

GLOBAL DEBT COLLECTION

So as we have addressed, the importance of the operator's role as a collector of monies is likely to remain intact, in particular for micro-purchase as it does not make sense to charge to one's credit card for the purchase of say a screensaver for the mobile phone or a single stock quote. However, the problem that a merchant might face is in negotiating and collecting monies if it has signed with a large number of operators around the world. This is where Mobileway comes in. It can negotiate on behalf of merchants with operators all over

the world as well as collect monies from the latter. Through its direct connections to all major carriers across the globe, Mobileway operates a unique network with an unrivalled reach to 90 per cent of mobile users throughout the world.

With so many carriers worldwide, it can prove extremely difficult for a merchant such as an international bank with a global business to negotiate deals with each and every one of them. It can be enormously time consuming for the merchant to collect monies from different operators but also through the company's privileged relationship and unique 'bill of exchange' agreement with global banking corporation, Citigroup, it can ensure timely payment as well as offering the facility to settle in 90 of the World's currencies.

OPEN ENDED

The enormity of the opportunities for mobile commerce and mobile payments are indisputable; just imagine the number of situations where you require a product or service and are not in the shop or anywhere near your personal computer. It is a universal belief that these opportunities can reap enormous benefits for all carriers, content providers and financial institutions alike, but it is also essential that the whole architecture be designed on the basis of open standards to make it as easy as possible for players to join in. Initiatives such as

the Mobile Payment Forum and the recent interest paid to the wireless sector by government bodies are encouraging signs that everyone is pulling together to ensure that the mobile phone really does change the face of payment, as we know it. And who knows, soon we may even be able to tip our favourite waiter or waitress with just the push of a mobile phone button.



3 – Short messages from Mobileway ...

MSN teams up with Mobileway to deliver MSN Hotmail via SMS to Mobile Operators in Asia

Mobile operators in Asia are able to offer MSN Hotmail via two-way short message service (SMS) thanks to a pan-Asian strategic mobile services alliance between MSN and Mobileway. This agreement, which follows successful carrier trials of the MSN Hotmail SMS service in both Chinese and English across the region, will also lead to the launch of MSN Messenger over SMS this autumn.

MSN's network of Internet services currently features as the world's most popular destination on the web, and MSN Hotmail is the most popular free Web-based e-mail service with more than 110 million users worldwide, including 15 million in Asia alone. Users on the go will



now have the option to receive e-mail sent to their MSN Hotmail accounts directly on their mobile handset, sent via SMS technology. They will also be able to reply to those e-mail messages directly to the sender's inbox via SMS as well as perform other common tasks directly from their phone.

The MSN and Mobileway service is similar to MSN offerings in several European Markets that have already yielded significant increases in SMS usage there. Mobileway's 'Message Tracker' service uses XML web services and Microsoft .net to uniquely provide the ability to adapt to the complex nature of the Asian mobile communications market where the SMS infrastructure requirements vary widely from operator to operator.

The alliance with Mobileway is another key milestone in the MSN global strategy to provide mobile consumers with useful

and relevant services, such as MSN Hotmail and relevant integrated MSN features, through a reliable link to the wireless web. The announced alliance follows the recent release of the latest version of MSN Mobile's platform that delivers customizable communications services to interactive pagers, mobile phones and handheld devices.

"MSN and Mobileway are bridging two popular and widely used communication tools – the mobile phone and MSN hotmail – to enable consumers on the go in Asia to keep in touch with those most important to them," said Rajesh Sambwani, regional business development director, MSN Asia. "We are also pleased to empower mobile operators in the region with new sources of revenue and the ability to deliver useful and compelling mobile services from MSN to their subscribers."

DataCard – Over-the-air provisioning of Java/SIM toolkit applications

The DataCard Group has devised a solution to efficiently deploy new services

based around Java SIM cards. The solution uses DataCard's Affina™ card management system to allow the mobile operator to track and control the download of SIM Toolkit/Java applications over the air, delivering personalized subscriber services to the individual's mobile phone without having to replace

Datacard Group

any existing infrastructure. The exchange between the SIM card, the mobile terminal and the card management system is powered by Mobileway's platform. This solution can be integrated into operators' existing CRM systems to provide feedback on every transaction that takes place.

Do you want to have dinner with Madonna ??

Mobileway has powered a new service for Mobile Commerce UK. This offer is an SMS pull-based service which allows users to search for celebrity 'hotspots' in London, and provide them the chance to live the celebrity lifestyle. Using easy to remember keywords they will request a specific type of hotspot. Using the O2 location feed, a text description of two matches is sent back with the option to reply for address information and SMS-formatted directions. Using London landmarks to provide a more descriptive location to the user enhances the location data received from O2.

The celebrity hotspots include Bars, Clubs, Restaurants, Hotels & SPAs. The text descriptions have been written specifically for SMS and target the below specified market and the national fascination with the celebrity. The two text message process uses conditional searching to ensure the results returned are relevant and active indexing allows responses to be made to the initial request throughout a day or night out.

Target Market

Target market is young (16-25) urban dwellers that have a fascination with celebrities and want to have the opportunity to live the celebrity lifestyle by drinking at celebrity bars or clubs. They are regular readers of magazines such as Heat, Hello, OK and on-line magazines such as PeopleNews.com, and are primarily pay as you go users. They will also have an interest in the club and bar lifestyle where the service will also be promoted. Already heavy users of text messaging they will see the potential of technology such as Auto Location as assisting in their lifestyle, rather than an intrusion.



Economic Development Board – Supporting Mobileway's wireless expansion in Singapore

Mobileway recently announced its plans to expand the existing data centre in Singapore to serve as the nerve centre for its next generation consumer and enterprise wireless offerings. The current base in Singapore was set up 18 months ago and the decision to scale this existing centre revolves around its ideal development climate: excellent communications, transparent regulations, highly skilled workforce and not least the proactive government industry support. This latest announcement is strongly endorsed by the EDB (Enterprise Development Board) in Singapore, as it supports the drive to position Singapore as the hub for global infocomms business.

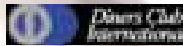
Mobile Streams – SMS content and downloads make it to the USA

Following a successful 60-day trial period, Mobile Streams, the owner and operator of more than 225 different websites about nonvoice™ mobile communications, has selected Mobileway to enable delivery of its SMS content to the North American mobile subscribers. Through its range of consumer and industry sites, Mobile Streams offers its own internally developed research, information, software, services and content, which Mobileway will be delivering via SMS to the subscribers.

Extending their relationship beyond SMS delivery in the States, Mobile Streams and Mobileway are also working together at a corporate level to address and tackle the issues facing the delivery and billing of mobile content based upon EMS and MMS.

Simon Buckingham, CEO of Mobile Streams said, "We, at Mobile Streams, have both a long and successful track record of providing SMS services for our many and varied clients in Europe where the messaging market is mature. It has been evident for some time that the potential for these types of services is enormous in North America also, but with all the technical and commercial barriers, which have impeded widespread adoption to date this, has been a tricky market to penetrate. Using a company such as Mobileway with existing connections in place to key operators in the US, enables us to bypass these barriers and enable American mobile users to enjoy the same wireless services as their European counterparts."

Diners Club – Australian members on full @lert



Mobileway has partnered with Diners Club Australia to provide the delivery of prompt and secured SMS-based services for Diners Club Australia's newly launched Club @lerts service. Club @lerts is an innovative new way for customers to receive up to date account information, the latest news and special offers from Diners Club via e-mail and/or SMS. The service renders the customer the flexibility to choose which information they would like to receive, when and how to receive it. The alerts include: account balance, payment reminder, payment past due, payment received, unusual spending, ethical and non-spamming marketing messages.

"We believe we are the first card provider in Australia to offer mobile alerts to customers, giving them unprecedented access to their account information while on the move. Diners Club Australia is using Mobileway's unique Global Network capability to simplify the launch of this new SMS-based service," said James Atkins, General Manager Sales and Marketing, Diners Club Australia. "We see tremendous synergy emerging from this alliance as both entities are part of the Citigroup and in this case Diners Club Australia is able to leverage off developments, expertise and learnings in other business units throughout the world," he continued.

Arcot - Authenticate payment for customers on the move

Mobileway and Arcot Systems, a leading provider of solutions for securing electronic identity, have joined forces to offer a unique mobile payment solution for financial institutions wishing to offer Authenticated Payment as a mobile service.

This seamless service provides a global footprint for mobile-based payment authentication for true anytime, anywhere commerce. The combined offering can be utilized in support of the MasterCard UCAF and SPA initiatives and Verified by Visa for authenticated payments, and will enable cardholders to validate purchases from any GSM phone in any country with safety and convenience.

The process is very simple : once the cardholder initiates the purchase, the merchant alerts the card issuer that a mobile transaction by an enrolled cardholder (one of the bank's card customers) is in process and to authenticate the cardholder. The transaction may be initiated by a phone order from a fixed line, a text message or call from a mobile phone or via the Internet. The issuing bank carries out the authentication over the cardholder's mobile phone via an SMS or other mobile device and alerts the merchant when the authentication has been completed to ensure security of payment and guard against possible fraudulent activity. In doing so, the process will offer reassurance to both the buyer and seller.

WHAT DO ANALYSTS SAY ABOUT MOBILE COMMERCE ?

\$25 Billion

Is the business expected in 2005 generated by wireless Mobile Commerce
Source : Frost & Sullivan

34 %

Of the bulk of payments will be driven by peer-to-peer exchanges
Source : 3GSM Association

20 %

Surveys have shown that Mobile Payment have directly resulted in a sales increase of 20%

Source : 3GSM Association

4 - Who is Mobileway?

Mobileway is the leader in managing and monetizing mobile transactions across the globe. With direct connections to 88 mobile carriers, Mobileway is unique in its unrivalled reach to 90% of the World's mobile users. This glo-

bal reach allows Mobileway to guarantee partners and customers cost effective, secure deployment of mobile applications to both professional and personal mobile users. By expanding the reach of lifestyle services including ins-

tant messaging, infotainment, mobile marketing, m-commerce and enterprise applications, Mobileway increases the value of mobile data for operators, content providers and corporations alike.

5 - Tradeshows & Conferences

See or hear us at one of the many upcoming industry events.

July 29, Singapore

Mobile Portals
& Content Management
www.ibc-asia.com

August 12, Kuala Lumpur - Malaysia

Mobile Malaysia With focus on WCDMA
www.ibc-asia.com

August 29, Singapore

Mobile & SMS Marketing
www.abf.com.sg

September 19-20, Singapore

Multi-Channel
Marketing Conference

September 24, London - UK

Mobile Communities
www.ibctelecoms.com

October 3, New-York - USA

Internet World Fall 2002
www.internetworld.com/events/fall2002

October 3-4, Paris - France

UMTS - Mobile Internet
www.ibctelecoms.com

October 8-11, Anaheim - CA - USA

Microsoft MEC Product Expo
www.microsoft.com/corpevents/mec2002/

October 10, Paris - France

SMS & Internet Mobile
www.benchmark.fr/forummobile2002

October 16, Las Vegas - USA

Mobile Entertainment Summit at CTIA
Wireless Internet
www.mobiletechforum.com

October 21-22, Asia Pacific Summit - Singapore

New Dimensions in Wireless
www.iir.com.hk

October 27-29, Cannes - France

World Telemedia
<http://www.noonline.org/NOCworld/cannes/generalinfo.htm>

6 - List of offices

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