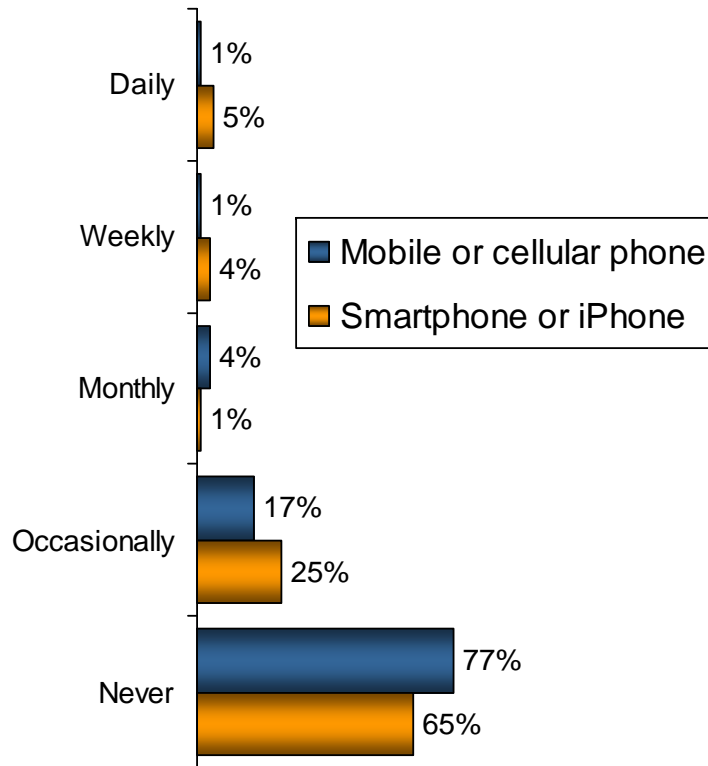


## The Rise of Mobile Commerce - Usage

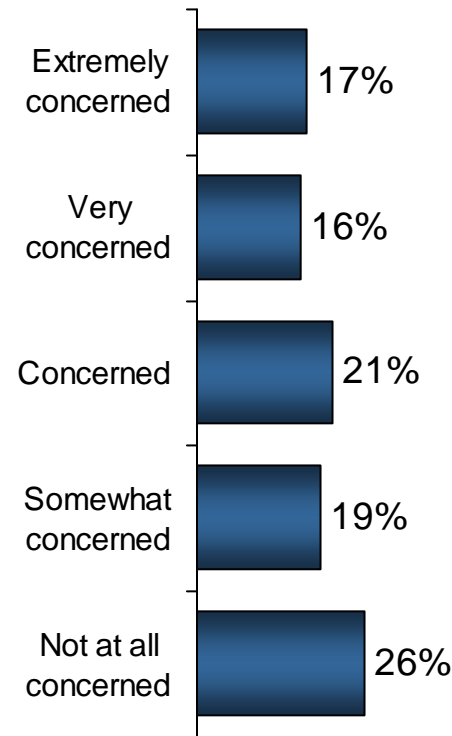
### Frequency of Making Purchases with Mobile Phones



*How often do you make purchases using your mobile device/Smartphone and/or iPhone?*

*Base: Currently Own Regular Mobile/Cellular Phone (n=867), Smartphone, or iPhone (n=76).*

### Degree of Concern About Costs Per Transaction

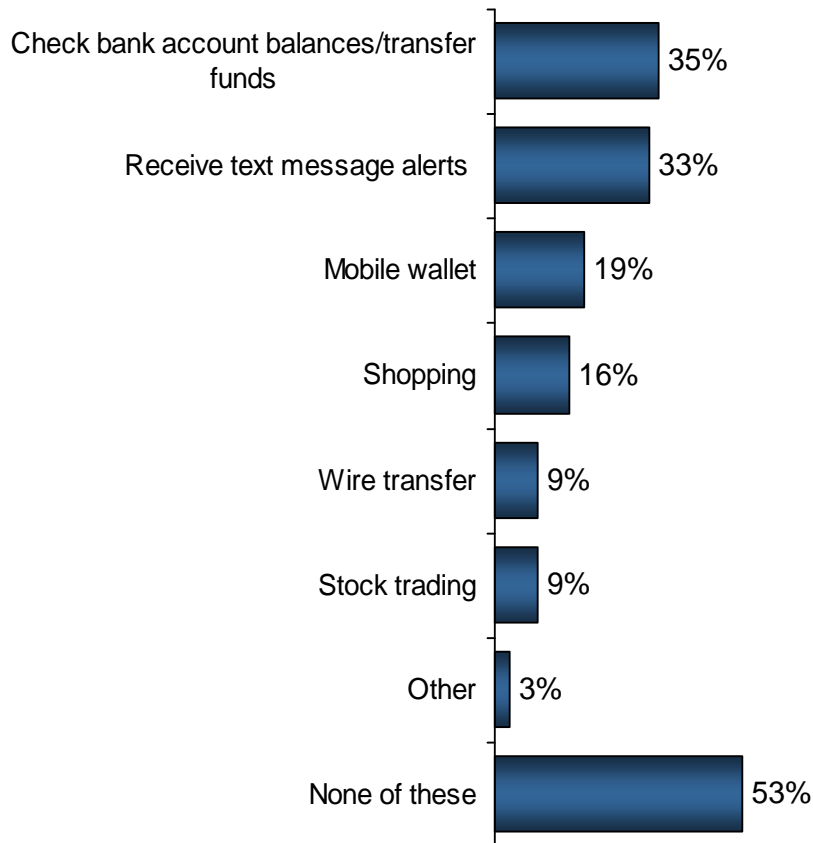


*When using your cellular phone, how concerned are you with the cost per transaction (e.g., sending a multimedia message—MMS, short text message—SMS, or viewing a web page)?*

*Base: Currently Own Regular Mobile/Cellular Phone (n=867), Smartphone, or iPhone (n=76)*

## Mobile Banking & Finance – *The time is Now!*

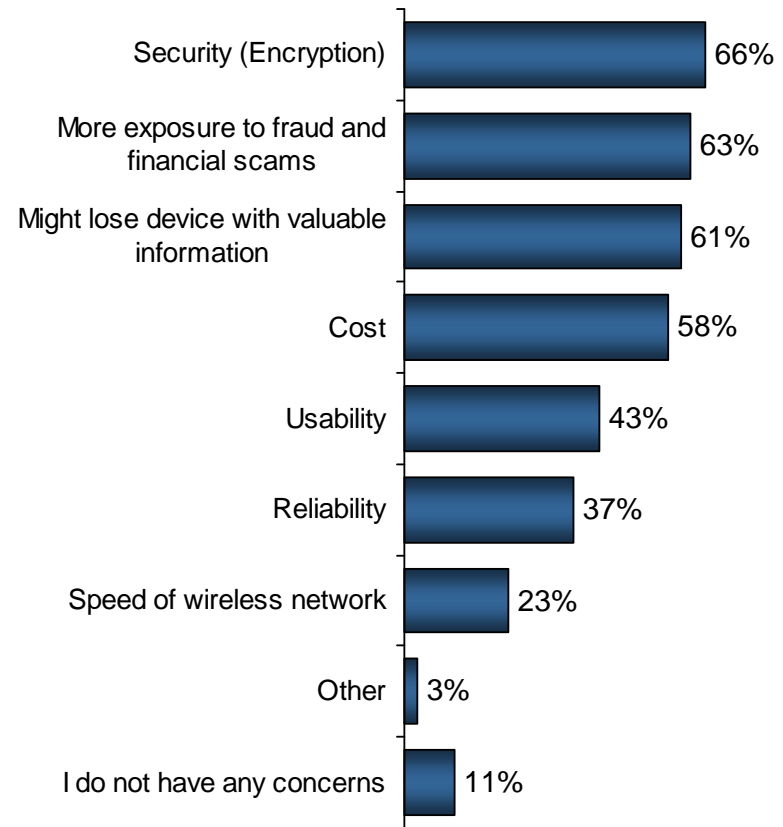
### Interest in Banking, Commerce, or Investment Applications For Your Mobile Devices



*If at all, what type of banking, commerce, or investment applications would you like to have on your mobile devices (cell phone, smartphone, or PDA)? Please select all that apply.*

*Base: Has Mobile Device (n=879)*

### Concerns Preventing Use



*What concerns, if any, do you have that might prevent you from using mobile devices (e.g., cell phone, Smartphone, PDA) for shopping and financial transactions? Please select all that apply.*

*Base: Has Mobile Device (n=879)*